S3121-1-A

COMMONWEALTH OF KENTUCKY

ANNUAL REPORT

THOMAS B. MILLER
COMMISSIONER

KENTUCKY DEPARTMENT OF FINANCIAL INSTITUTIONS

JUNE 30, 1987

MARTHA LAYNE COLLINS
GOVERNOR

Paid for from State Funds

Marriotts

DEPARTMENT OF FINANCIAL INSTITUTIONS
FRANKFORT, KENTUCKY 40601

311 LEAWOOD DRIVE
TELE. 502/564 3390

June 30, 1987

The Honorable Martha Layne Collins
Governor, Commonwealth of Kentucky
The Capitol
Frankfort, Kentucky 40601

Dear Governor Collins:

It is with pleasure that I respectfully submit to you the Annual Report of the Kentucky Department of Financial Institutions. This report is for fiscal year 1986-1987.

I am pleased to report that the Department has made significant strides in automation through the use of microcomputers which allow the Department to operate in a more effective and efficient manner.

The passage of nationwide interstate banking legislation has placed Kentucky in the forefront of the banking industry. Kentucky has entered into agreements with seven states for the implementation of interstate banking. As more states follow Kentucky's lead, interstate banking networks will begin to expand.

Regulation of Kentucky's state-chartered financial institutions is a continuing challenge. This Report reflects the overall effort of the Department to meet this challenge and maintain a sound financial services industry in Kentucky.

Sincerely,

Thomas B. Miller

Thomas B. Miller
Commissioner

TBM:kcd

In Memoriam

Paul E. Bastin
District Manager
Division of Banking
Kentucky Department of Financial Institutions

Paul E. Bastin, District Manager of the Lexington District and much of Eastern Kentucky, passed away Sunday, September 14, 1986. Paul had worked for the Department for twenty-four years and was one of the Department's most qualified examiners having graduated from Baylor University and the University of Wisconsin School of Banking.

Commissioner Thomas B. Miller and employees of the Department of Financial Institutions wish to express their appreciation for the many years of time and service he so willing dedicated to the Department.

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COMMISSIONERS OF THE DEPARTMENT OF FINANCIAL INSTITUTIONS

	COMMISSIONER	GOVERNOR
1912	Thomas J. Smith	James B. McCreary
1916*	George G. Speer	Augustus O. Stanley
1920*	James Lewis	Edwin P. Morrow
1924*	Charles E. Marvin	William J. Fields
1928*	O. S. Denny	Flem D. Samson
1934	J. R. Dorman	Ruby Laffoon
1936	Hiram Wilhoit	A. B. Chandler
1944	Hilliard H. Smith	Simeon S. Willis
1948	H. H. Carter	Earle C. Clements
1955	R. E. Glenn	Lawrence W. Wetherby
1956	S. Albert Phillips	A. B. Chandler
1958	Earle B. Combs	A. B. Chandler
1960	H. A. Rogers	Bert Combs
1965	G. D. Beach	Edward Breathitt
1968	E. G. Adams	Louie Nunn
1971	Lenvil R. Hall	Wendell H. Ford
1973	Howard T. Sallee	Wendell H. Ford
1975	John L. Williams, Jr.	Julian M. Carroll
1980	Randall L. Attkisson	John Y. Brown
1982	Morris R. Smith	John Y. Brown
1983	Leonard B. Marshall	John Y. Brown
1984	Ballard W. Cassady, Jr.	Martha Layne Collins
1986	Thomas B. Miller	Martha Layne Collins

* - Approximate Year of Appointment

COMMONWEALTH OF KENTUCKY
DEPARTMENT OF FINANCIAL INSTITUTIONS
EXECUTIVE STAFF

COMMISSIONER
Thomas B. Miller

EXECUTIVE ASSISTANT
Wanda S. Harrod

DEPUTY COMMISSIONER
James M. Baker

DEPARTMENTAL ATTORNEY
J. Rick Jones

DIRECTOR, DIVISION OF BANKING
Jan R. Smith

ASSISTANT DIRECTOR, DIVISION OF GENERAL ADMINISTRATION
Connie Bohannon

DIRECTOR, DIVISION OF SECURITIES
Ronda S. Paul

DIRECTOR, DIVISION OF THRIFT INSTITUTIONS
Ella F. Robinson

FINANCIAL INSTITUTIONS BOARD

	TERM EXPIRES:
Thomas B. Miller (Chairman) Commissioner Department of Financial Institutions Frankfort	
Ronald D. Adams Madisonville Public-at-Large Representative	October 10, 1989
J. Glenn Babb Hopkinsville Banking Industry Representative	October 10, 1988
Charles Beach, Jr. Beattyville Banking Industry Representative	October 10, 1988
Robert L. Hall Elizabethtown Public-at-Large Representative	October 10, 1988
Larry N. Hatfield Fort Thomas Savings & Loan Industry Representative	October 10, 1991
Carl R. Page Louisville Banking Industry Representative	October 10, 1988
Zack C. Saufley Frankfort Banking Industry Representative	October 10, 1991
Luther B. Spence Lexington Consumer Finance/Industrial Loan Industry Representative	October 10, 1990

James C. Stone, III — October 10, 1991
Louisville
Securities Industry Representative

Willene Thomas — October 10, 1990
Fancy Farm
Credit Union Industry
Representative

Sue Teegarden — October 10, 1989
Cold Spring
Public-at-Large Representative

KENTUCKY GENERAL ASSEMBLY
1987-88
SENATE BANKING AND INSURANCE COMMITTEE

Senator Pat M. McCuiston, Chairman
Pembroke

Senator Helen Garrett
Paducah

Senator Charles Gregory Higdon
Fancy Farm

Senator W. L. Quinlan
Louisville

Senator John D. Rogers
Somerset

Senator Gus Sheehan, Jr.
Covington

Senator Joe Lane Travis
Glasgow

KENTUCKY GENERAL ASSEMBLY
1987-88
HOUSE BANKING AND INSURANCE COMMITTEE

Representative James E. Bruce, Chairman
Hopkinsville

Representative Jon Ackerson
Jeffersontown

Representative Bill Ark
Hodgenville

Representative Ward Burnette
Fulton

Representative James P. Callahan
Southgate

Representative L. E. Cline
Olive Hill

Representative Herbert Deskins, Jr.
Pikeville

Representative Louie Guenthner, Jr.
Louisville

Representative Benny Handy
Louisville

Representative Albert Jones
Paducah

Representative Jerry Lundergan
Lexington

Representative Joseph U. Meyer
Covington

Representative H. Ramsey Morris, Jr.
Hopkinsville

Representative Raymond Overstreet
Liberty

Representative Paul W. Richardson
Winchester

Representative Billy Ray Smith
Bowling Green

Representative Rex Smith
Grand Rivers

Representative Lawson Walker
Villa Hills

TRADE ASSOCIATIONS RELEVANT TO THE DEPARTMENT OF FINANCIAL INSTITUTIONS

Independent Community Bankers Association of Kentucky
420 Capital Avenue
P.O. Box 1280
Frankfort, KY 40602-1280

Contact: Early H. Perry
Executive Director
Telephone: (502) 223-2677

Kentucky Bankers Association
Suite 500
One Riverfront Plaza
Louisville, KY 40202

Contact: Ballard W. Cassady, Jr.
Executive Vice President
Telephone: (502) 582-2453

Kentucky Bank Management Institute Corporation
Western Kentucky University
1536 State Street
Bowling Green, KY 42101

Contact: Clayton Riley
Executive Director
Telephone (502) 745-4138

Kentucky Consumer Finance Association
First National Building, Suite 1204
167 West Main Street
Lexington, KY 40507

Contact: Carroll L. Horton
Executive Director
Telephone: (606) 255-0287

Kentucky Credit Union League
3615 Newburg Road, Box 18345
Louisville, KY 40218

Contact: Norman D. Asher
President
Telephone (502) 459-8023

Kentucky League of Savings Institutions, Inc.
P. O. Box 559
Frankfort, KY 40602

Contact: John R. Rhorer
President & Executive Director
Telephone (502) 223-3148

Mortgage Bankers Association of Kentucky
P. O. Box 13013
Lexington, KY 40512

Contact: Wayne Thompson
President
Telephone: (606) 276-4322

National Association of Bank Women, Inc.

Contact: Marcheta T. Blackburn
State Council President
The First National Bank of Pikeville
334 Main St., Box 1002
Pikeville, KY 41501
Telephone (606) 437-6247

National Association of Securities Dealers

Contact: James C. Stone, III
Executive Vice President
Hilliard & Lyons
545 S. 3rd St.
Louisville, KY 40202
Telephone (502) 588-8666

EXPENDITURES
DEPARTMENT OF FINANCIAL INSTITUTIONS

For the Fiscal Year Ending June 30, 1987

Salaries and Wages	$	1,977,034.75
Seasonal Wages		480.20
Boards & Commissions		4,458.48
Employer's FICA		134,369.82
Employer's Retirement		142,330.72
Employer's Health Insurance		57,127.05
Life Insurance		927.15
Workers' Compensation		2,520.00
Employee Training		74,234.90
Bonds on Employees		89.32
Legal Services		5,357.50
Miscellaneous Services		1,568.00
Total Personal Services	**$**	**2,400,497.89**
Electricity		9,885.45
Water & Sewage		579.54
Rental of Building		42,205.37
Rental of Other Space		338.40
Rental of Equipment		4,959.00
Copy Machine Rental		23,878.44
State Car Rental		23,824.36
Airplane Charter		98.45
Other Rentals		382.07
Maintenance of Building		1,318.61
Maintenance of Equipment		15,341.89
Computer Maintenance		897.00
Postage and Express Delivery		12,890.03
Freight		211.67
Printing by State		12,581.93
Printing by Vendor		26.26
Laundry and Cleaning		1,360.43
Insurance Premiums		1,477.33
Refuse Collections		1,054.45
Miscellaneous Services		8,061.39
Telephone Charges		20,864.47
Computer Charges		27,021.06
Information Systems Services		0.00
Office Supplies		53,722.98
Janitorial Supplies		814.82

Photographic Supplies		146.69
Furniture & Equipment (less than $300)		26,167.52
Law Books		185.50
Books for Department Reference		20,054.09
In-State Travel		306,317.01
Out-of-State Travel		47,276.77
Travel for Non-State Employees		2,062.77
Dues & Subscriptions		14,172.89
Total Operating Expenses	**$**	**680,178.64**
Furniture & Equipment (over $300)		263,079.62
Furn. & Equip. on Lse/Purch.		0.00
Total Capital Outlay	**$**	**263,079.62**
Total Expenses	**$**	**3,343,756.15**

COMMONWEALTH OF KENTUCKY

SEVENTY-FIFTH ANNUAL BANK REPORT

THOMAS B. MILLER
COMMISSIONER

JUNE 30, 1987

MARTHA LAYNE COLLINS
GOVERNOR

DIVISION OF BANKING

(As of June 30, 1987)

COMMISSIONER
Thomas B. Miller

DIRECTOR
Jan R. Smith

REVIEW EXAMINERS
Timothy R. Meador, Jr.
Ken Pennington

ADMINISTRATIVE SPECIALIST
Susan E. Cardwell

DISTRICT MANAGERS
Charles M. Haines
Charles E. Hudson
Jerry D. Inman
J. Stephen Owens
Robert R. Ryan

INVESTIGATORS
Perry R. Miller
Randall R. Aubrey

FINANCIAL INSTITUTIONS EXAMINERS

Danny D. Beyer
Barry E. Billingsley
Mary Carmen Bishop
Warren Blackburn
Joel V. Boone
Robert S. Bullock
Tracy L. Burton
Austin S. Carroll
Stuart W. Coats
Michael Cochran
David O. Coyle, Jr.
Nuel F. Crabtree
Mark S. Ford
Anita L. Forman
Richard C. Gombert
Thomas O. Grassham
JoJuana L. Greene
Inez M. Hamilton
Walter J. Hartsfield
Charles E. Hendricks
Janet M. Hicks
Maurice E. Hunter
Thomas M. Johnson
Jeffrey A. Marshall
John R. Mauzey, Jr.
Billie R. McQuerry
Robert W. Netherton
Betina G. Pierce
Charles R. Risinger
Steven K. Singleton
Michael E. Stewart
Elizabeth J. Waddell
Frederick P. Welch
Edmond F. Wilford
Michael D. Wilson

Retired:
Ralph Gene Russell 1/87
James E. Coleman 4/87

CONDENSED STATEMENT OF CONDITION OF 254 STATE-CHARTERED BANKS AND COMBINED BANKS AND TRUST COMPANIES AS OF JUNE 30, 1987

ASSETS

1. Cash and Balances Due from Depository Institutions:		
a. Noninterest-bearing balances and currency and coin		$ 970,094
b. Interest-bearing balances		450,369
2. Securities		5,620,705
3. Federal Funds Sold and Securities Purchased Under Agreement to Resell		1,249,503
4. Loans and Lease Financing Receivables:		
a. Loans and Leases, net of Unearned Income		$ 10,888,689
b. Less: Allowance for Loan and Lease Loss	145,288	
d. Loans and Leases, Net of Unearned and Allowances		10,743,401
5. Assets Held in Trading Accounts		16,645
6. Premises and Fixed Assets (including capitalized leases)		292,827
7. Other Real Estate Owned		38,226
8. Investments in Unconsolidated Subsidiaries and Affiliates		307
9. Customers' Liability to this Bank on Acceptances Outstanding		1,253
10. Intangible Assets		13,324
11. Other Assets		312,859
TOTAL ASSETS		**$ 19,709,513**

LIABILITIES

13. Deposits		$ 15,477,834
a. Noninterest bearing	$2,640,887	
b. Interest bearing	12,635,091	
c. Foreign deposits (total)	201,856	
14. Federal Funds Purchased and Securities Sold Under Agreement to Repurchase		1,928,000
15. Demand Notes Issued to U.S. Treasury		205,050
16. Other Borrowed Money		191,379
17. Mortgage Indebtedness and Obligations under Capitalized Leases		5,543
18. Bank's Liability on Acceptances Executed and Outstanding		1,253
19. Notes and Debentures Subordinated to Deposits		4,808
20. Other Liabilities		250,623
TOTAL LIABILITIES		**$ 18,064,490**

EQUITY CAPITAL

23. Preferred Stock	$	7,768
24. Common Stock		182,699
25. Surplus		611,857
26. Undivided Profits and Capital Reserves		842,699
28. Total Equity Capital		1,645,023
TOTAL LIABILITIES AND EQUITY CAPITAL	**$**	**19,709,513**

COMPARATIVE STATEMENT OF ASSETS OF STATE-CHARTERED BANKS

Total Resources September 4, 1912	$ 110,096,102.83
Total Resources September 3, 1913	112,556,338.09
Total Resources September 12, 1914	110,516,100.67
Total Resources November 10, 1915	110,068,034.26
Total Resources August 17, 1916	120,217,111.75
Total Resources September 7, 1917	152,490,422.93
Total Resources September 5, 1918	175,361,452.29
Total Resources September 5, 1919	213,365,256.47
Total Resources September 13, 1920	227,231,768.46
Total Resources June 30, 1921	220,117,518.15
Total Resources June 30, 1922	222,284,937.92
Total Resources June 30, 1923	257,447,342.36
Total Resources June 30, 1924	260,394,024.52
Total Resources June 30, 1925	269,730,816.68
Total Resources June 30, 1926	278,619,057.34
Total Resources June 30, 1927	308,521,323.67
Total Resources June 30, 1928	341,300,174.09
Total Resources June 30, 1929	385,559,868.28
Total Resources June 30, 1930	364,849,233.33
Total Resources June 30, 1931	295,881,257.76
Total Resources June 30, 1932	248,031,078.12
Total Resources June 30, 1933	231,577,905.49
Total Resources June 30, 1934	239,624,124.68
Total Resources June 30, 1935	229,781,437.48
Total Resources June 30, 1936	250,997,016.66
Total Resources June 30, 1937	270,699,778.60
Total Resources June 30, 1938	252,251,968.59
Total Resources June 30, 1939	266,594,369.49
Total Resources June 30, 1940	273,977,674.22
Total Resources June 30, 1941	297,360,610.22
Total Resources June 30, 1942	340,903,872.17
Total Resources June 30, 1943	477,658,367.10
Total Resources June 30, 1944	578,775,786.77
Total Resources June 30, 1945	904,485,435.10
Total Resources June 30, 1946	941,787,755.13
Total Resources June 30, 1947	898,858,508.44
Total Resources June 30, 1948	932,808,480.54
Total Resources June 30, 1949	933,714,814.70
Total Resources June 30, 1950	953,843,874.72

Total Resources June 30, 1951	1,002,285,106.04
Total Resources June 30, 1952	1,081,217,820.20
Total Resources June 30, 1953	1,125,336,205.82
Total Resources June 30, 1954	1,167,432,270.01
Total Resources June 30, 1955	1,211,811,536.25
Total Resources June 30, 1956	1,220,534,082.10
Total Resources June 30, 1957	1,294,391,352.88
Total Resources June 30, 1958	1,383,757,204.28
Total Resources June 30, 1959	1,402,074,237.64
Total Resources June 30, 1960	1,439,285,742.07
Total Resources June 30, 1961	1,416,812,042.56
Total Resources June 30, 1962	1,539,385,203.23
Total Resources June 30, 1963	1,682,807,021.85
Total Resources June 30, 1964	1,798,326,242.98
Total Resources June 30, 1965	1,932,620,428.05
Total Resources June 30, 1966	2,157,183,512.81
Total Resources June 30, 1967	2,490,156,359.19
Total Resources June 30, 1968	2,703,101,033.03
Total Resources June 30, 1969	3,067,136,736.70
Total Resources June 30, 1970	3,259,015,862.86
Total Resources June 30, 1971	3,793,329,845.00
Total Resources June 30, 1972	4,277,132,990.00
Total Resources June 30, 1973	4,973,878,479.44
Total Resources June 30, 1974	5,696,240,528.60
Total Resources June 30, 1975	6,300,190,296.19
Total Resources June 30, 1976	6,550,032,000.00
Total Resources June 30, 1977	7,431,081,000.00
Total Resources June 30, 1978	8,371,752,000.00
Total Resources June 30, 1979	9,507,372,000.00
Total Resources June 30, 1980	10,700,084,000.00
Total Resources June 30, 1981	11,968,250,000.00
Total Resources June 30, 1982	12,878,728,000.00
Total Resources June 30, 1983	13,724,157,000.00
Total Resources June 30, 1984	15,171,523,000.00
Total Resources June 30, 1985	16,448,822,000.00
Total Resources June 30, 1986	17,869,731,000.00
Total Resources June 30, 1987	19,709,513,000.00

BANKS CHARTERED, CLOSED, CONVERSIONS, BANKS AUTHORIZED TO CHANGE NAME AND MERGERS

CONVERSIONS

11-12-86 The Falmouth Deposit Bank, Falmouth, Kentucky converted from a state charter to a national charter changing the name of the bank to Kentucky National Bank of Pendleton County, Falmouth, Kentucky.

11-13-86 Kentucky State Bank, Carrollton, Kentucky converted from a state charter to a national charter changing the name of the bank to Kentucky National Bank of Carroll County, Carrollton, Kentucky.

12-29-86 Mercer County National Bank, Harrodsburg, Kentucky converted from a national charter to a state charter changing the name of the bank to Citizens Fidelity Bank and Trust Company, Mercer County, Harrodsburg, Kentucky.

2-27-87 Madison National Bank of Richmond, Richmond, Kentucky converted from a national charter to a state charter changing the name of the bank to Citizens Fidelity Bank and Trust Company, Madison County, Richmond, Kentucky.

CHANGE IN NAME

7-14-86 Central Bank, Pleasureville, Kentucky changed its name to The Central Bank of North Pleasureville, Kentucky, Pleasureville, Kentucky.

10-27-86 Planters Bank of Todd County, Trenton, Kentucky changed its name to United Southern Bank, Trenton, Kentucky.

12-22-86 Peoples Deposit Bank, Burlington, Kentucky changed its name to Huntington Bank of Boone County, Inc., Burlington, Kentucky.

12-22-86 Boone State Bank & Trust Company, Florence, Kentucky changed its name to The Fifth Third Bank of Boone County, Inc., Florence, Kentucky.

1-22-87 Peoples Bank and Trust Company, Berea, Kentucky changed its name to Peoples Bank and Trust Company of Madison County, Berea, Kentucky.

3-19-87 Kentucky State Bank, Scottsville, Kentucky changed its name to Kentucky State Bank of Scottsville, Kentucky, Scottsville, Kentucky.

3-23-87 Peoples Bank of Morehead, Kentucky changed its name to Peoples First Bank of Morehead, Kentucky, Morehead, Kentucky.

MERGERS

8-1-86 Farmers & Traders Bank, Shelbyville, Kentucky merged into Citizens Union Bank, Shelbyville, Kentucky.

12-31-86 Bank of Farmington, Farmington, Kentucky merged into The First National Bank of Mayfield, Mayfield, Kentucky.

KENTUCKY STATE-CHARTERED BANKS AND TRUST COMPANIES

ADAIRVILLE BANKING COMPANY

Adairville — Logan County
Telephone: (502) 539-6551

CHIEF EXECUTIVE OFFICER: John Raines
TOTAL ASSETS: $10,421,000

BANK OF CLINTON COUNTY

Albany — Clinton County
Telephone: (606) 387-6611

CHIEF EXECUTIVE OFFICER: James T. Payton
TOTAL ASSETS: $15,567,000

CITIZENS BANK OF ALBANY

Albany — Clinton County
Telephone: (606) 387-6416

CHIEF EXECUTIVE OFFICER: N. L. Morgan, Jr.
TOTAL ASSETS: $48,551,000

NORTHERN KENTUCKY BANK & TRUST

Alexandria — Campbell County
Telephone: (606) 635-2144

CHIEF EXECUTIVE OFFICER: Michael J. Vank
TOTAL ASSETS: $49,165,000

CITIZENS DEPOSIT BANK OF ARLINGTON

Arlington — Carlisle County
Telephone: (502) 655-6921

CHIEF EXECUTIVE OFFICER: Ernest L. Williams
TOTAL ASSETS: $20,613,000

BANK OF ASHLAND, INC.

Ashland — Boyd County
Telephone: (606) 329-9797

CHIEF EXECUTIVE OFFICER: William Stinnett
TOTAL ASSETS: $81,944,000

FIRST AMERICAN BANK

Ashland — Boyd County
Telephone: (606) 329-2222

CHIEF EXECUTIVE OFFICER: John May
TOTAL ASSETS: $174,378,000

AUBURN BANKING COMPANY

Auburn — Logan County
Telephone: (502) 542-4185

CHIEF EXECUTIVE OFFICER:
W. Glenn Tinsley

TOTAL ASSETS:
$29,171,000

FARMERS LIBERTY BANK

Augusta — Bracken County
Telephone: (606) 756-2164

CHIEF EXECUTIVE OFFICER:
N. A. Colvin

TOTAL ASSETS:
$21,744,000

REPUBLIC BANK OF SHELBY COUNTY

Bagdad — Shelby County
Telephone: (502) 747-8957

CHIEF EXECUTIVE OFFICER:
Lee Kinsolving

TOTAL ASSETS:
$38,384,000

FARMERS BANK & TRUST COMPANY

Bardstown — Nelson County
Telephone: (502) 348-3911

CHIEF EXECUTIVE OFFICER:
H. Lynn Ledford

TOTAL ASSETS:
$83,344,000

WILSON & MUIR BANK & TRUST COMPANY

Bardstown — Nelson County
Telephone: (502) 348-5996

CHIEF EXECUTIVE OFFICER:
R. E. Sutherland

TOTAL ASSETS:
$75,961,000

BARDWELL DEPOSIT BANK

Bardwell — Carlisle County
Telephone: (502) 628-5463

CHIEF EXECUTIVE OFFICER:
Joe L. Watson

TOTAL ASSETS:
$29,510,000

PEOPLES EXCHANGE BANK

Beattyville — Lee County
Telephone: (606) 464-3631

CHIEF EXECUTIVE OFFICER:
C. Beach, Jr.

TOTAL ASSETS:
$62,730,000

BEAVER DAM DEPOSIT BANK, INC.

Beaver Dam — Ohio County
Telephone: (502) 274-9654

CHIEF EXECUTIVE OFFICER:
Ray Plummer

TOTAL ASSETS:
$41,127,000

BEDFORD LOAN & DEPOSIT BANK

Bedford — Trimble County
Telephone: (502) 255-3287

CHIEF EXECUTIVE OFFICER:
Neil S. Bryan

TOTAL ASSETS:
$26,602,000

BANK OF BENTON

Benton — Marshall County
Telephone: (502) 527-8616

CHIEF EXECUTIVE OFFICER:
Frank J. Nichols

TOTAL ASSETS:
$96,385,000

BANK OF MARSHALL COUNTY

Benton — Marshall County
Telephone: (502) 527-1383

CHIEF EXECUTIVE OFFICER:
Larry Wright

TOTAL ASSETS:
$113,831,000

PEOPLES BANK AND TRUST COMPANY OF MADISON COUNTY

Berea — Madison County
Telephone: (606) 986-3175

CHIEF EXECUTIVE OFFICER:
Richard Neikirk

TOTAL ASSETS:
$51,033,000

FARMERS STATE BANK

Booneville — Owsley County
Telephone: (606) 593-5151

CHIEF EXECUTIVE OFFICER:
Harold G. Campbell

TOTAL ASSETS:
$20,086,000

BOWLING GREEN BANK & TRUST COMPANY

Bowling Green — Warren County
Telephone: (502) 782-1000

CHIEF EXECUTIVE OFFICER:
George B. Shaw

TOTAL ASSETS:
$90,051,000

FARMERS DEPOSIT BANK

Brandenburg — Meade County
Telephone: (502) 422-2172

CHIEF EXECUTIVE OFFICER:
James W. Kimbell

TOTAL ASSETS:
$51,503,000

MEADE COUNTY BANK

Brandenburg — Meade County
Telephone: (502) 422-4141

CHIEF EXECUTIVE OFFICER:
James J. Hines

TOTAL ASSETS:
$20,856,000

CITIZENS BANK

Brodhead — Rockcastle County
Telephone: (606) 758-8212

CHIEF EXECUTIVE OFFICER:
Bobby Proctor

TOTAL ASSETS:
$27,875,000

BANK OF EDMONSON COUNTY

Brownsville — Edmonson County
Telephone: (502) 597-2175

CHIEF EXECUTIVE OFFICER:
L. F. Alexander

TOTAL ASSETS:
$36,753,000

BROWNSVILLE DEPOSIT BANK

Brownsville — Edmonson County
Telephone: (502) 597-2138

CHIEF EXECUTIVE OFFICER:
John Morford

TOTAL ASSETS:
$18,975,000

CITIZENS BANK & TRUST COMPANY

Burgin — Mercer County
Telephone: (606) 748-5277

CHIEF EXECUTIVE OFFICER:
Robert D. Thompson

TOTAL ASSETS:
$9,436,000

BANK OF CUMBERLAND

Burkesville — Cumberland
Telephone: (502) 864-3311

CHIEF EXECUTIVE OFFICER:
James G. Meredith

TOTAL ASSETS:
$35,544,000

HUNTINGTON BANK OF BOONE COUNTY, INC.

Burlington — Boone County
Telephone: (606) 586-7100

CHIEF EXECUTIVE OFFICER:
Hollis Gritton

TOTAL ASSETS:
$36,584,000

THE FARMERS BANK

Butler — Pendleton County
Telephone: (606) 472-7231

CHIEF EXECUTIVE OFFICER:
Wanda R. Vater

TOTAL ASSETS:
$12,465,000

BANK OF CADIZ & TRUST COMPANY

Cadiz — Trigg County
Telephone: (502) 522-6066

CHIEF EXECUTIVE OFFICER:
William E. Fuller

TOTAL ASSETS:
$28,446,000

TRIGG COUNTY FARMERS BANK

Cadiz — Trigg County
Telephone: (502) 522-6021

CHIEF EXECUTIVE OFFICER:
Brent D. Thompson

TOTAL ASSETS:
$62,508,000

CITIZENS DEPOSIT BANK

Calhoun — McLean County
Telephone: (502) 273-3081

CHIEF EXECUTIVE OFFICER:
Charles Mann, Jr.

TOTAL ASSETS:
$27,213,000

CALVERT BANK

Calvert City — Marshall County
Telephone: (502) 395-7616

CHIEF EXECUTIVE OFFICER:
Lynn Jones

TOTAL ASSETS:
$22,778,000

FIRST LIBERTY BANK OF CALVERT CITY

Calvert City — Marshall County
Telephone: (502) 395-8341

CHIEF EXECUTIVE OFFICER:
David Long

TOTAL ASSETS:
$15,156,000

CITIZENS BANK & TRUST COMPANY

Campbellsville
Telephone: (502) 465-8193

Taylor County

CHIEF EXECUTIVE OFFICER:
Shirl Johnson

TOTAL ASSETS:
$40,679,000

TAYLOR COUNTY BANK

Campbellsville
Telephone: (502) 465-4196

Taylor County

CHIEF EXECUTIVE OFFICER:
F. T. Hensley

TOTAL ASSETS:
$45,644,000

FARMERS AND TRADERS BANK

Campton
Telephone: (606) 668-3115

Wolfe County

CHIEF EXECUTIVE OFFICER:
Riley Harris

TOTAL ASSETS:
$14,318,000

BANK OF CANEYVILLE

Caneyville
Telephone: (502) 879-3111

Grayson County

CHIEF EXECUTIVE OFFICER:
Lahoma Y. Majors

TOTAL ASSETS:
$17,285,000

PIONEER BANK

Canmer
Telephone: (502) 528-2771

Hart County

CHIEF EXECUTIVE OFFICER:
David L. Hawkins

TOTAL ASSETS:
$21,266,000

DEPOSIT BANK OF CARLISLE

Carlisle
Telephone: (606) 289-2205

Nicholas County

CHIEF EXECUTIVE OFFICER:
W. N. Young

TOTAL ASSETS:
$23,580,000

KENTUCKY-FARMERS BANK

Catlettsburg
Telephone: (606) 739-8675

Boyd County

CHIEF EXECUTIVE OFFICER:
Elbert C. Bowe

TOTAL ASSETS:
$89,247,000

THE CECILIAN BANK

Cecilia — Hardin County
Telephone: (502) 862-3294

CHIEF EXECUTIVE OFFICER:
Earl Templeman

TOTAL ASSETS:
$52,798,000

CITIZENS UNION BANK

Central City — Muhlenberg County
Telephone: (502) 754-4535

CHIEF EXECUTIVE OFFICER:
Leamon A. Ray

TOTAL ASSETS:
$21,683,000

PEOPLES STATE BANK

Chaplin — Nelson County
Telephone: (502) 673-3154

CHIEF EXECUTIVE OFFICER:
James O. King

TOTAL ASSETS:
$8,642,000

BANK OF CLARKSON

Clarkson — Grayson County
Telephone: (502) 242-2131

CHIEF EXECUTIVE OFFICER:
Russell Terry

TOTAL ASSETS:
$65,587,000

FARMERS BANK

Clay — Webster County
Telephone: (502) 664-6482

CHIEF EXECUTIVE OFFICER:
Clarky Clark

TOTAL ASSETS:
$69,714,000

CLINTON BANK

Clinton — Hickman County
Telephone: (502) 653-4001

CHIEF EXECUTIVE OFFICER:
Robert Black

TOTAL ASSETS:
$25,467,000

BRECKINRIDGE BANK

Cloverport — Breckinridge County
Telephone: (502) 788-3749

CHIEF EXECUTIVE OFFICER:
Edward Bowne

TOTAL ASSETS:
$10,343,000

BANK OF COLUMBIA

Columbia — Adair County
Telephone: (502) 384-6433

CHIEF EXECUTIVE OFFICER: Robert Flowers
TOTAL ASSETS: $42,602,000

AMERICAN FIDELITY BANK & TRUST COMPANY

Corbin — Whitley County
Telephone: (606) 523-0300

CHIEF EXECUTIVE OFFICER: John R. Smith
TOTAL ASSETS: $54,142,000

CORBIN DEPOSIT BANK & TRUST COMPANY

Corbin — Whitley County
Telephone: (606) 528-3120

CHIEF EXECUTIVE OFFICER: Randall Stivers
TOTAL ASSETS: $42,081,000

CORINTH DEPOSIT BANK

Corinth — Grant County
Telephone: (606) 824-5052

CHIEF EXECUTIVE OFFICER: Linda Richie
TOTAL ASSETS: $5,965,000

HENDERSON COUNTY STATE BANK

Corydon — Henderson County
Telephone: (502) 533-9292

CHIEF EXECUTIVE OFFICER: Thomas M. Latta
TOTAL ASSETS: $26,129,000

HUNTINGTON BANK OF KENTON COUNTY, INC.

Covington — Kenton County
Telephone: (606) 292-7500

CHIEF EXECUTIVE OFFICER: C. M. Grayson, Jr.
TOTAL ASSETS: $296,210,000

THE PEOPLES-LIBERTY BANK & TRUST COMPANY

Covington — Kenton County
Telephone: (606) 292-6200

CHIEF EXECUTIVE OFFICER: R. V. Haile, Jr.
TOTAL ASSETS: $215,313,000

SECURITY BANK, INC.

Covington — Kenton County
Telephone: (606) 431-0810

CHIEF EXECUTIVE OFFICER:
Thos. W. Willenborg

TOTAL ASSETS:
$13,005,000

CRESTWOOD STATE BANK

Crestwood — Oldham County
Telephone: (502) 241-9425

CHIEF EXECUTIVE OFFICER:
Charles R. Stoess

TOTAL ASSETS:
$54,426,000

BANK OF CRITTENDEN

Crittenden — Grant County
Telephone: (606) 428-2500

CHIEF EXECUTIVE OFFICER:
Paul C. Lanter

TOTAL ASSETS:
$10,488,000

GUARANTY DEPOSIT BANK

Cumberland — Harlan County
Telephone: (606) 589-2186

CHIEF EXECUTIVE OFFICER:
Vernon J. Cole

TOTAL ASSETS:
$36,121,000

HARRISON DEPOSIT BANK & TRUST COMPANY

Cynthiana — Harrison County
Telephone: (606) 234-3150

CHIEF EXECUTIVE OFFICER:
Barry Hall

TOTAL ASSETS:
$31,618,000

BANK OF DANVILLE

Danville — Boyle County
Telephone: (606) 236-6715

CHIEF EXECUTIVE OFFICER:
Gene F. Worthington

TOTAL ASSETS:
$75,147,000

COMMERCIAL BANK OF DAWSON

Dawson Springs — Hopkins County
Telephone: (502) 797-2975

CHIEF EXECUTIVE OFFICER:
Paul K. Turner

TOTAL ASSETS:
$28,566,000

STATE BANK, INC.

Dayton — Campbell County
Telephone: (606) 441-3222

CHIEF EXECUTIVE OFFICER:
Rick Lux

TOTAL ASSETS:
$12,440,000

DIXON BANK

Dixon — Webster County
Telephone: (502) 639-5815

CHIEF EXECUTIVE OFFICER:
Frank Ramsey, Jr.

TOTAL ASSETS:
$21,219,000

CITIZENS BANK

Dry Ridge — Grant County
Telephone: (606) 824-3383

CHIEF EXECUTIVE OFFICER:
Marshall D. Liberman

TOTAL ASSETS:
$17,456,000

BANK OF DUNDEE

Dundee — Ohio County
Telephone: (502) 276-3631

CHIEF EXECUTIVE OFFICER:
Jon A. Lawson

TOTAL ASSETS:
$19,674,000

BANK OF LYON COUNTY

Eddyville — Lyon County
Telephone: (502) 388-2241

CHIEF EXECUTIVE OFFICER:
Harold D. Henderson, Jr.

TOTAL ASSETS:
$27,140,000

EDMONTON STATE BANK

Edmonton — Metcalfe County
Telephone: (502) 432-3231

CHIEF EXECUTIVE OFFICER:
Dello Jessee

TOTAL ASSETS:
$49,030,000

THE BANK OF ELIZABETHTOWN, INC.

Elizabethtown — Hardin County
Telephone: (502) 737-2265

CHIEF EXECUTIVE OFFICER:
Ken Woosnam

TOTAL ASSETS:
$29,888,000

CITIZENS FIDELITY BANK & TRUST COMPANY HARDIN COUNTY

Elizabethtown — Hardin County

Telephone: (502) 769-5941

CHIEF EXECUTIVE OFFICER: Lamonte Hornback

TOTAL ASSETS: $231,994,000

FIRST CITIZENS BANK, HARDIN COUNTY

Elizabethtown — Hardin County

Telephone: (502) 769-2301

CHIEF EXECUTIVE OFFICER: W. Bernard Johnson

TOTAL ASSETS: $76,098,000

ELKTON BANK & TRUST COMPANY

Elkton — Todd County

Telephone: (502) 265-9841

CHIEF EXECUTIVE OFFICER: Gary Traughber

TOTAL ASSETS: $28,210,000

FARMERS DEPOSIT BANK

Eminence — Henry County

Telephone: (502) 845-5639

CHIEF EXECUTIVE OFFICER: Bill Covington

TOTAL ASSETS: $52,196,000

THE COMMUNITY BANK

Erlanger — Kenton County

Telephone: (606) 727-3333

CHIEF EXECUTIVE OFFICER: W. J. Scheben, Jr.

TOTAL ASSETS: $46,254,000

FARMERS DEPOSIT BANK

Flemingsburg — Fleming County

Telephone: (606) 845-3551

CHIEF EXECUTIVE OFFICER: William A. Graham Jr.

TOTAL ASSETS: $51,043,000

PEOPLES BANK OF FLEMING COUNTY

Flemingsburg — Fleming County

Telephone: (606) 845-2461

CHIEF EXECUTIVE OFFICER: Earl Hamm

TOTAL ASSETS: $62,238,000

THE FIFTH THIRD BANK OF BOONE COUNTY, INC.

Florence — Boone County
Telephone: (606) 283-8500

CHIEF EXECUTIVE OFFICER:
Dennis W. Rich

TOTAL ASSETS:
$111,828,000

FLORENCE DEPOSIT BANK

Florence — Boone County
Telephone: (606) 525-3000

CHIEF EXECUTIVE OFFICER:
Harold L. Campbell

TOTAL ASSETS:
$72,404,000

BANK OF FORDSVILLE

Fordsville — Ohio County
Telephone: (502) 276-3663

CHIEF EXECUTIVE OFFICER:
J. D. Cooper

TOTAL ASSETS:
$13,076,000

FORT THOMAS-BELLEVUE BANK

Fort Thomas — Campbell County
Telephone: (606) 781-3700

CHIEF EXECUTIVE OFFICER:
Chester A. Racke

TOTAL ASSETS:
$155,168,000

FARMERS BANK & CAPITAL TRUST COMPANY

Frankfort — Franklin County
Telephone: (502) 227-1600

CHIEF EXECUTIVE OFFICER:
Zack C. Saufley

TOTAL ASSETS:
$302,165,000

FRANKLIN BANK & TRUST COMPANY

Franklin — Simpson County
Telephone: (502) 586-7121

CHIEF EXECUTIVE OFFICER:
Ronald W. Clark

TOTAL ASSETS:
$50,008,000

SIMPSON COUNTY BANK

Franklin — Simpson County
Telephone: (502) 586-4421

CHIEF EXECUTIVE OFFICER:
D. L. Almand

TOTAL ASSETS:
$79,281,000

FREDONIA VALLEY BANK

Fredonia — Caldwell County
Telephone: (502) 545-3301

CHIEF EXECUTIVE OFFICER: Leon Brasher
TOTAL ASSETS: $18,890,000

FULTON BANK

Fulton — Fulton County
Telephone: (502) 472-2711

CHIEF EXECUTIVE OFFICER: Tom Dame
TOTAL ASSETS: $38,822,000

FARMERS BANK & TRUST COMPANY

Georgetown — Scott County
Telephone: (502) 863-2393

CHIEF EXECUTIVE OFFICER: Donald B. Wise
TOTAL ASSETS: $87,456,000

BANK OF GERMANTOWN

Germantown — Bracken County
Telephone: (606) 728-2781

CHIEF EXECUTIVE OFFICER: Manville Fryman
TOTAL ASSETS: $12,579,000

CITIZENS BANK & TRUST COMPANY

Glasgow — Barren County
Telephone: (502) 651-8383

CHIEF EXECUTIVE OFFICER: Harold Matthews
TOTAL ASSETS: $92,568,000

PEOPLES BANK

Gravel Switch — Marion County
Telephone: (502) 692-3993

CHIEF EXECUTIVE OFFICER: Rodney Lanham
TOTAL ASSETS: $10,736,000

THE COMMERCIAL BANK OF GRAYSON

Grayson — Carter County
Telephone: (606) 474-7811

CHIEF EXECUTIVE OFFICER: Jack W. Strother, Jr.
TOTAL ASSETS: $66,896,000

GREENSBURG DEPOSIT BANK

Greensburg — Green County
Telephone: (502) 932-7491

CHIEF EXECUTIVE OFFICER:
Eugene Ronald

TOTAL ASSETS:
$44,536,000

PEOPLES BANK & TRUST COMPANY

Greensburg — Green County
Telephone: (502) 932-4281

CHIEF EXECUTIVE OFFICER:
Hardin H. Durham

TOTAL ASSETS:
$42,458,000

THE GREENUP COUNTY BANK

Greenup — Greenup County
Telephone: (606) 473-9876

CHIEF EXECUTIVE OFFICER:
Gary L. Miller

TOTAL ASSETS:
$30,167,000

FIRST STATE BANK

Greenville — Muhlenberg County
Telephone: (502) 338-1500

CHIEF EXECUTIVE OFFICER:
H. Lee Owen, Jr.

TOTAL ASSETS:
$117,743,000

THE FARMERS BANK

Hardinsburg — Breckinridge County
Telephone: (502) 756-2166

CHIEF EXECUTIVE OFFICER:
C. D. Bennett

TOTAL ASSETS:
$36,080,000

THE BANK OF HARLAN

Harlan — Harlan County
Telephone: (606) 573-1202

CHIEF EXECUTIVE OFFICER:
Edward L. Cawood

TOTAL ASSETS:
$78,318,000

CITIZENS FIDELITY BANK & TRUST COMPANY MERCER COUNTY

Harrodsburg — Mercer County
Telephone: (606) 734-4354

CHIEF EXECUTIVE OFFICER:
James G. Ingram

TOTAL ASSETS:
$59,951,000

STATE BANK & TRUST COMPANY

Harrodsburg — Mercer County
Telephone: (606) 734-3316

CHIEF EXECUTIVE OFFICER: W. A. Wickliffe
TOTAL ASSETS: $40,042,000

CITIZENS BANK

Hartford — Ohio County
Telephone: (502) 298-7429

CHIEF EXECUTIVE OFFICER: George Riley
TOTAL ASSETS: $13,286,000

THE HARTFORD BANK AND TRUST COMPANY

Hartford — Ohio County
Telephone: (502) 298-3261

CHIEF EXECUTIVE OFFICER: J. H. Higginbotham
TOTAL ASSETS: $36,078,000

HANCOCK BANK AND TRUST COMPANY

Hawesville — Hancock County
Telephone: (502) 927-8855

CHIEF EXECUTIVE OFFICER: W. F. Edwards
TOTAL ASSETS: $55,981,000

CITIZENS STATE BANK

Hazard — Perry County
Telephone: (606) 436-2157

CHIEF EXECUTIVE OFFICER: Jack Duff
TOTAL ASSETS: $85,075,000

PEOPLES BANK & TRUST COMPANY

Hazard — Perry County
Telephone: (606) 436-2161

CHIEF EXECUTIVE OFFICER: C. V. Cooper, Jr.
TOTAL ASSETS: $94,456,000

DEES BANK OF HAZEL

Hazel — Calloway County
Telephone: (502) 492-8136

CHIEF EXECUTIVE OFFICER: Dwayne Faulkerson
TOTAL ASSETS: $20,794,000

HEBRON DEPOSIT BANK

Hebron — Boone County
Telephone: (606) 689-4301

CHIEF EXECUTIVE OFFICER:
Michael A. Conner

TOTAL ASSETS:
$35,420,000

FARMERS BANK & TRUST COMPANY

Henderson — Henderson County
Telephone: (502) 826-2735

CHIEF EXECUTIVE OFFICER:
Phelps L. Lambert

TOTAL ASSETS:
$108,011,000

THE CITIZENS BANK

Hickman — Fulton County
Telephone: (502) 236-2525

CHIEF EXECUTIVE OFFICER:
David Holland

TOTAL ASSETS:
$27,362,000

BANK OF HINDMAN

Hindman — Knott County
Telephone: (606) 785-3158

CHIEF EXECUTIVE OFFICER:
LeRoy Sturdivant

TOTAL ASSETS:
$46,647,000

THE PEOPLES STATE BANK

Hodgenville — Larue County
Telephone: (502) 358-3126

CHIEF EXECUTIVE OFFICER:
Billie D. Ark

TOTAL ASSETS:
$11,627,000

FIRST CITY BANK AND TRUST COMPANY

Hopkinsville — Christian County
Telephone: (502) 887-2265

CHIEF EXECUTIVE OFFICER:
J. Glenn Babb

TOTAL ASSETS:
$139,781,000

PENNYRILE CITIZENS BANK AND TRUST

Hopkinsville — Christian County
Telephone: (502) 885-7171

CHIEF EXECUTIVE OFFICER:
E. G. Adams

TOTAL ASSETS:
$46,681,000

PLANTERS BANK & TRUST COMPANY

Hopkinsville — Christian County
Telephone: (502) 886-5151

CHIEF EXECUTIVE OFFICER:
W. Ray Luttrull, Jr.

TOTAL ASSETS:
$183,968,000

HORSE CAVE STATE BANK

Horse Cave — Hart County
Telephone: (502) 786-2131

CHIEF EXECUTIVE OFFICER:
James W. Towns

TOTAL ASSETS:
$59,718,000

THE PEOPLES BANK OF HUSTONVILLE

Hustonville — Lincoln County
Telephone: (606) 346-4911

CHIEF EXECUTIVE OFFICER:
Robert W. Folger

TOTAL ASSETS:
$21,724,000

HYDEN CITIZENS BANK

Hyden — Leslie County
Telephone: (606) 672-2344

CHIEF EXECUTIVE OFFICER:
W. F. Brashear, II

TOTAL ASSETS:
$39,262,000

INEZ DEPOSIT BANK

Inez — Martin County
Telephone: (606) 298-3511

CHIEF EXECUTIVE OFFICER:
Robert M. Duncan

TOTAL ASSETS:
$57,361,000

CITIZENS GUARANTY BANK

Irvine — Estill County
Telephone: (606) 723-2139

CHIEF EXECUTIVE OFFICER:
John M. St. Clair, Jr.

TOTAL ASSETS:
$22,681,000

UNION BANK & TRUST COMPANY

Irvine — Estill County
Telephone: (606) 723-2171

ACTING CHIEF EXECUTIVE OFFICER:
Marvin Wilson, Jr.

TOTAL ASSETS:
$41,975,000

FIRST STATE BANK

Irvington — Breckinridge County
Telephone: (503) 547-2271

CHIEF EXECUTIVE OFFICER:
J. D. Tobin, Jr.

TOTAL ASSETS:
$67,059,000

FIRST SECURITY BANK OF McLEAN COUNTY

Island — McLean County
Telephone: (502) 486-3292

CHIEF EXECUTIVE OFFICER:
Henry A. Taylor

TOTAL ASSETS:
$8,723,000

CITIZENS BANK OF JACKSON

Jackson — Breathitt County
Telephone: (606) 666-7575

CHIEF EXECUTIVE OFFICER:
V. Burton Bellamy

TOTAL ASSETS:
$60,747,000

BANK OF JAMESTOWN

Jamestown — Russell County
Telephone: (502) 343-3186

CHIEF EXECUTIVE OFFICER:
Larry E. Miller

TOTAL ASSETS:
$38,559,000

THE KEVIL BANK

Kevil — Ballard County
Telephone: (502) 462-3191

CHIEF EXECUTIVE OFFICER:
Yvonne M. Blaine

TOTAL ASSETS:
$24,997,000

CITIZENS FIDELITY BANK & TRUST COMPANY OLDHAM COUNTY

LaGrange — Oldham County
Telephone: (502) 222-9433

CHIEF EXECUTIVE OFFICER:
Charles D. Kelley

TOTAL ASSETS:
$101,800,000

THE GARRARD BANK & TRUST CO.

Lancaster — Garrard County
Telephone: (606) 792-2501

CHIEF EXECUTIVE OFFICER:
J. W. Tyree

TOTAL ASSETS:
$28,168,000

CITIZENS BANK & TRUST COMPANY OF GRAYSON COUNTY

Leitchfield — Grayson County

Telephone: (502) 259-4001

CHIEF EXECUTIVE OFFICER: R. E. Sutherland

TOTAL ASSETS: $43,921,000

LEITCHFIELD DEPOSIT BANK & TRUST COMPANY

Leitchfield — Grayson County

Telephone: (502) 259-5611

CHIEF EXECUTIVE OFFICER: David C. Bennett

TOTAL ASSETS: $46,477,000

LEWISBURG BANKING COMPANY

Lewisburg — Logan County

Telephone: (502) 755-4818

CHIEF EXECUTIVE OFFICER: Kenneth Coleman

TOTAL ASSETS: $21,992,000

BANK OF THE BLUEGRASS AND TRUST COMPANY

Lexington — Fayette County

Telephone: (606) 233-4500

CHIEF EXECUTIVE OFFICER: Charles H. Jett, III

TOTAL ASSETS: $27,311,000

BANK OF LEXINGTON & TRUST COMPANY

Lexington — Fayette County

Telephone: (606) 253-0511

CHIEF EXECUTIVE OFFICER: Clyde W. Mauldin

TOTAL ASSETS: $165,163,000

CENTRAL BANK & TRUST COMPANY

Lexington — Fayette County

Telephone: (606) 253-6222

CHIEF EXECUTIVE OFFICER: Wayne L. Smith

TOTAL ASSETS: $319,558,000

CITIZENS FIDELITY BANK & TRUST COMPANY LEXINGTON

Lexington — Fayette County

Telephone: (606) 233-0400

CHIEF EXECUTIVE OFFICER: Wm. Harvey Coggin

TOTAL ASSETS: $172,775,000

THE CASEY COUNTY BANK

Liberty — Casey County
Telephone: (606) 787-8394

CHIEF EXECUTIVE OFFICER:
Robert Rousey

TOTAL ASSETS:
$46,300,000

FARMERS & MERCHANTS BANK

Livermore — McLean County
Telephone: (502) 278-2351

CHIEF EXECUTIVE OFFICER:
Christopher Reid

TOTAL ASSETS:
$9,359,000

THE LONDON BANK & TRUST COMPANY

London — Laurel County
Telephone: (606) 864-2245

CHIEF EXECUTIVE OFFICER:
Lawrence Kuhl

TOTAL ASSETS:
$56,624,000

PEOPLES SECURITY BANK

Louisa — Lawrence County
Telephone: (606) 638-9473

CHIEF EXECUTIVE OFFICER:
J. L. Burton

TOTAL ASSETS:
$24,372,000

CITIZENS FIDELITY BANK & TRUST COMPANY

Louisville — Jefferson County
Telephone: (502) 581-2100

CHIEF EXECUTIVE OFFICER:
J. David Grissom

TOTAL ASSETS:
$4,498,310,000

FIRST KENTUCKY TRUST COMPANY

Louisville — Jefferson County
Telephone: (502) 581-4170

CHIEF EXECUTIVE OFFICER:
Lawrence A. Warner

TOTAL ASSETS:
$142,257,000

MID-AMERICA BANK OF LOUISVILLE & TRUST COMPANY

Louisville — Jefferson County
Telephone: (502) 589-3351

CHIEF EXECUTIVE OFFICER:
Bertram W. Klein

TOTAL ASSETS:
$686,761,000

REPUBLIC BANK & TRUST COMPANY

Louisville — Jefferson County
Telephone: (502) 584-4600

CHIEF EXECUTIVE OFFICER: Bernard M. Trager
TOTAL ASSETS: $73,083,000

RIVER CITY BANK, INC.

Louisville — Jefferson County
Telephone: (502) 585-4600

CHIEF EXECUTIVE OFFICER: J. D. Tobin, Jr.
TOTAL ASSETS: $9,928,000

STOCK YARDS BANK & TRUST COMPANY

Louisville — Jefferson County
Telephone: (502) 582-2571

CHIEF EXECUTIVE OFFICER: Harry B. Troutman
TOTAL ASSETS: $126,742,000

BANK OF LOWES

Lowes — Graves County
Telephone: (502) 674-5659

CHIEF EXECUTIVE OFFICER: Dorothy McClellan
TOTAL ASSETS: $965,000

FARMERS BANK & TRUST

Madisonville — Hopkins County
Telephone: (502) 821-5150

CHIEF EXECUTIVE OFFICER: C. Morris Coffman
TOTAL ASSETS: $138,142,000

KENTUCKY BANK & TRUST COMPANY

Madisonville — Hopkins County
Telephone: (502) 821-6075

CHIEF EXECUTIVE OFFICER: L. W. Simpson
TOTAL ASSETS: $143,466,000

PEOPLES BANK & TRUST COMPANY

Madisonville — Hopkins County
Telephone: (502) 821-1661

CHIEF EXECUTIVE OFFICER: Lynn Cooper
TOTAL ASSETS: $115,670,000

BANK OF MAGNOLIA

Magnolia — LaRue County
Telephone: (502) 324-3226

CHIEF EXECUTIVE OFFICER:
Ronald L. Sanders

TOTAL ASSETS:
$24,650,000

FIRST STATE BANK

Manchester — Clay County
Telephone: (606) 598-5185

CHIEF EXECUTIVE OFFICER:
Harvey E. Hensley

TOTAL ASSETS:
$61,619,000

FARMERS BANK & TRUST COMPANY

Marion — Crittenden County
Telephone: (502) 965-3106

CHIEF EXECUTIVE OFFICER:
H. D. Sullenger

TOTAL ASSETS:
$43,196,000

THE PEOPLES BANK

Marion — Crittenden County
Telephone: (502) 965-3188

CHIEF EXECUTIVE OFFICER:
Gordon B. Guess

TOTAL ASSETS:
$13,731,000

BANK OF MARROWBONE

Marrowbone — Cumberland County
Telephone: (502) 864-5621

CHIEF EXECUTIVE OFFICER:
Gary Bertram

TOTAL ASSETS:
$17,055,000

THE EXCHANGE BANK

Mayfield — Graves County
Telephone: (502) 247-1403

CHIEF EXECUTIVE OFFICER:
William L. Hale, III

TOTAL ASSETS:
$47,713,000

LIBERTY SAVINGS BANK

Mayfield — Graves County
Telephone: (502) 247-5513

CHIEF EXECUTIVE OFFICER:
H. L. Shaw

TOTAL ASSETS:
$91,984,000

BANK OF MAY'S LICK

May's Lick — Mason County
Telephone: (606) 763-6157

CHIEF EXECUTIVE OFFICER: Holton Cartmell
TOTAL ASSETS: $10,907,000

BANK OF MAYSVILLE

Maysville — Mason County
Telephone: (606) 564-4001

CHIEF EXECUTIVE OFFICER: J. M. Finch, Jr.
TOTAL ASSETS: $57,509,000

SECURITY BANK & TRUST COMPANY

Maysville — Mason County
Telephone: (606) 564-3304

CHIEF EXECUTIVE OFFICER: Wm. R. Clarke
TOTAL ASSETS: $27,546,000

JACKSON COUNTY BANK

McKee — Jackson County
Telephone: (606) 287-8484

CHIEF EXECUTIVE OFFICER: Jim Hays
TOTAL ASSETS: $47,785,000

FARMERS DEPOSIT BANK

Middlesburg — Casey County
Telephone: (606) 787-7277

CHIEF EXECUTIVE OFFICER: Marcus L. Wesley
TOTAL ASSETS: $14,515,000

COMMERCIAL BANK

Middlesboro — Bell County
Telephone: (606) 248-1450

CHIEF EXECUTIVE OFFICER: E. Oscar Robertson
TOTAL ASSETS: $79,617,000

FARMERS EXCHANGE BANK

Millersburg — Bourbon County
Telephone: (606) 484-3411

CHIEF EXECUTIVE OFFICER: R. R. Kirkpatrick
TOTAL ASSETS: $7,064,000

THE FARMERS BANK OF MILTON

Milton — Trimble County
Telephone: (502) 268-5256

CHIEF EXECUTIVE OFFICER:
L. D. Chapman

TOTAL ASSETS:
$27,497,000

FIRST STATE BANK OF WAYNE COUNTY

Monticello — Wayne County
Telephone: (606) 348-8421

CHIEF EXECUTIVE OFFICER:
Jess Correll

TOTAL ASSETS:
$23,268,000

MONTICELLO BANKING COMPANY

Monticello — Wayne County
Telephone: (606) 348-8411

CHIEF EXECUTIVE OFFICER:
Charles E. Cowan, Jr.

TOTAL ASSETS:
$83,406,000

THE CITIZENS BANK

Morehead — Rowan County
Telephone: (606) 784-4196

CHIEF EXECUTIVE OFFICER:
Alpha M. Hutchinson

TOTAL ASSETS:
$27,640,000

PEOPLES FIRST BANK OF MOREHEAD

Morehead — Rowan County
Telephone: (606) 784-4158

CHIEF EXECUTIVE OFFICER:
Larry Camie

TOTAL ASSETS:
$43,192,000

UNION BANK & TRUST COMPANY

Morganfield — Union County
Telephone: (502) 389-2242

CHIEF EXECUTIVE OFFICER:
Rives Stoll

TOTAL ASSETS:
$47,768,000

GREEN RIVER BANK

Morgantown — Butler County
Telephone: (502) 526-3855

CHIEF EXECUTIVE OFFICER:
John T. Morford

TOTAL ASSETS:
$11,466,000

MORGANTOWN BANK AND TRUST COMPANY

Morgantown — Butler County
Telephone: (502) 526-3881

CHIEF EXECUTIVE OFFICER:
Eugene W. Butters

TOTAL ASSETS:
$56,296,000

THE FARMERS & TRADERS BANK OF MT. OLIVET

Mt. Olivet — Robertson County
Telephone: (606) 724-5403

CHIEF EXECUTIVE OFFICER:
Norma J. Linville

TOTAL ASSETS:
$13,355,000

THE EXCHANGE BANK OF KENTUCKY

Mt. Sterling — Montgomery County
Telephone: (606) 498-5332

CHIEF EXECUTIVE OFFICER:
Raymond L. Gorman

TOTAL ASSETS:
$41,598,000

MONTGOMERY BANK & TRUST COMPANY

Mt. Sterling — Montgomery County
Telephone: (606) 498-0414

CHIEF EXECUTIVE OFFICER:
J. Clifton Stilz, Jr.

TOTAL ASSETS:
$52,145,000

TRADERS BANK & TRUST COMPANY

Mt. Sterling — Montgomery County
Telephone: (606) 498-3988

CHIEF EXECUTIVE OFFICER:
David Black

TOTAL ASSETS:
$62,472,000

THE BANK OF MT. VERNON

Mt. Vernon — Rockcastle County
Telephone: (606) 256-5141

CHIEF EXECUTIVE OFFICER:
Jerry S. Ikerd

TOTAL ASSETS:
$42,247,000

THE PEOPLES BANK

Mt. Washington — Bullitt County
Telephone: (502) 538-7301

CHIEF EXECUTIVE OFFICER:
Barry Armstrong

TOTAL ASSETS:
$35,578,000

HART COUNTY BANK & TRUST COMPANY

Munfordville — Hart County
Telephone: (502) 524-2231

CHIEF EXECUTIVE OFFICER:
Robert L. Chambless, Jr.

TOTAL ASSETS:
$27,679,000

BANK OF MURRAY

Murray — Calloway County
Telephone: (502) 753-1893

CHIEF EXECUTIVE OFFICER:
Joe Dick

TOTAL ASSETS:
$184,556,000

PEOPLES BANK OF MURRAY, KENTUCKY

Murray — Calloway County
Telephone: (502) 753-3231

CHIEF EXECUTIVE OFFICER:
H. Glenn Doran

TOTAL ASSETS:
$130,878,000

UNITED CITIZENS BANK & TRUST

New Castle — Henry County
Telephone: (502) 845-2838

CHIEF EXECUTIVE OFFICER:
David C. Barnes

TOTAL ASSETS:
$53,385,000

CITIZENS BANK

New Liberty — Owen County
Telephone: (502) 463-2281

CHIEF EXECUTIVE OFFICER:
R. S. Gentry

TOTAL ASSETS:
$6,797,000

BANK OF JESSAMINE

Nicholasville — Jessamine County
Telephone: (606) 885-6057

CHIEF EXECUTIVE OFFICER:
Z. T. Johnson, Jr.

TOTAL ASSETS:
$17,469,000

THE FARMERS BANK

Nicholasville — Jessamine County
Telephone: (606) 885-9481

CHIEF EXECUTIVE OFFICER:
Jim Bays

TOTAL ASSETS:
$42,694,000

PEOPLES BANK

Olive Hill — Carter County
Telephone: (606) 286-4451

CHIEF EXECUTIVE OFFICER: William Collins
TOTAL ASSETS: $42,490,000

CENTRAL BANK & TRUST COMPANY

Owensboro — Daviess County
Telephone: (502) 926-9666

CHIEF EXECUTIVE OFFICER: Keith Rogers
TOTAL ASSETS: $176,671,000

CITIZENS STATE BANK

Owensboro — Daviess County
Telephone: (502) 926-2020

CHIEF EXECUTIVE OFFICER: Carl Whitehouse
TOTAL ASSETS: $204,584,000

FIRST FARMERS BANK & TRUST COMPANY

Owenton — Owen County
Telephone: (502) 484-3434

CHIEF EXECUTIVE OFFICER: Ben Lykins
TOTAL ASSETS: $26,263,000

PEOPLES BANK & TRUST COMPANY

Owenton — Owen County
Telephone: (502) 484-3466

CHIEF EXECUTIVE OFFICER: G. D. Beach
TOTAL ASSETS: $36,330,000

FARMERS BANK

Owingsville — Bath County
Telephone: (606) 674-6331

CHIEF EXECUTIVE OFFICER: Doug J. Beck
TOTAL ASSETS: $20,529,000

OWINGSVILLE BANKING COMPANY

Owingsville — Bath County
Telephone: (606) 674-6317

CHIEF EXECUTIVE OFFICER: J. M. Richards
TOTAL ASSETS: $18,060,000

CITIZENS BANK & TRUST CO.

Paducah — McCracken County
Telephone: (502) 444-6321

CHIEF EXECUTIVE OFFICER:
Patrick J. Cvengros

TOTAL ASSETS:
$346,314,000

THE PADUCAH BANK & TRUST COMPANY

Paducah — McCracken County
Telephone: (502) 443-6423

CHIEF EXECUTIVE OFFICER:
Joseph H. Frampton

TOTAL ASSETS:
$104,177,000

PEOPLES BANK

Paint Lick — Garrard County
Telephone: (606) 925-2511

CHIEF EXECUTIVE OFFICER:
James R. Carr

TOTAL ASSETS:
$12,016,000

BOURBON AGRICULTURAL DEPOSIT BANK & TRUST COMPANY

Paris — Bourbon County
Telephone: (606) 987-1795

CHIEF EXECUTIVE OFFICER:
Buckner Woodford

TOTAL ASSETS:
$108,793,000

PARK CITY STATE BANK

Park City — Barren County
Telephone: (502) 749-5101

CHIEF EXECUTIVE OFFICER:
Tommy Jackson

TOTAL ASSETS:
$17,382,000

THE CITIZENS BANK OF PIKEVILLE

Pikeville — Pike County
Telephone: (606) 437-2600

CHIEF EXECUTIVE OFFICER:
Daniel P. Stratton

TOTAL ASSETS:
$158,704,000

FIRST STATE BANK

Pineville — Bell County
Telephone: (606) 337-6111

CHIEF EXECUTIVE OFFICER:
George H. Reese, III

TOTAL ASSETS:
$72,080,000

THE CENTRAL BANK OF NORTH PLEASUREVILLE, KENTUCKY
Pleasureville — Henry County
Telephone: (502) 878-4214
CHIEF EXECUTIVE OFFICER: Wallace Hance
TOTAL ASSETS: $43,798,000

POOLE DEPOSIT BANK
Poole — Webster County
Telephone: (502) 639-5674
CHIEF EXECUTIVE OFFICER: John Duncan
TOTAL ASSETS: $31,062,000

THE BANK JOSEPHINE
Prestonsburg — Floyd County
Telephone: (606) 886-9101
CHIEF EXECUTIVE OFFICER: D. Sam Blankenship
TOTAL ASSETS: $108,476,000

THE FIRST COMMONWEALTH BANK OF PRESTONSBURG, INC.
Prestonsburg — Floyd County
Telephone: (606) 886-2321
CHIEF EXECUTIVE OFFICER: Burl W. Spurlock
TOTAL ASSETS: $148,723,000

FARMERS BANK & TRUST COMPANY
Princeton — Caldwell County
Telephone: (502) 365-5526
CHIEF EXECUTIVE OFFICER: John H. Carner
TOTAL ASSETS: $57,618,000

FIRST BANK & TRUST COMPANY
Princeton — Caldwell County
Telephone: (502) 365-3545
CHIEF EXECUTIVE OFFICER: Kenneth E. Cox
TOTAL ASSETS: $57,084,000

PROVIDENCE STATE BANK
Providence — Webster County
Telephone: (502) 667-2066
CHIEF EXECUTIVE OFFICER: Charles A. Reid
TOTAL ASSETS: $28,420,000

THE BANK OF NORTH HARDIN, INC.

Radcliff — Hardin County
Telephone: (502) 351-1123

CHIEF EXECUTIVE OFFICER: Wallace B. Bateman, III
TOTAL ASSETS: $38,819,000

CITIZENS FIDELITY BANK & TRUST COMPANY MADISON COUNTY

Richmond — Madison County
Telephone: (606) 623-2747

CHIEF EXECUTIVE OFFICER: James H. Howard
TOTAL ASSETS: $119,050,000

RICHMOND BANK

Richmond — Madison County
Telephone: (606) 623-8700

CHIEF EXECUTIVE OFFICER: William M. Walters
TOTAL ASSETS: $60,207,000

STATE BANK AND TRUST COMPANY OF RICHMOND

Richmond — Madison County
Telephone: (606) 623-2884

CHIEF EXECUTIVE OFFICER: Donald E. Edwards
TOTAL ASSETS: $149,758,000

FIRST AND PEOPLES BANK

Russell — Greenup County
Telephone: (606) 836-0211

CHIEF EXECUTIVE OFFICER: Martha R. Clarke
TOTAL ASSETS: $138,292,000

SOUTHERN DEPOSIT BANK

Russellville — Logan County
Telephone: (502) 726-2451

CHIEF EXECUTIVE OFFICER: R. L. Kirkpatrick
TOTAL ASSETS: $55,677,000

THE SACRAMENTO DEPOSIT BANK

Sacramento — McLean County
Telephone: (502) 736-2212

CHIEF EXECUTIVE OFFICER: B. G. Wells
TOTAL ASSETS: $20,682,000

SALEM BANK, INC.

Salem — Livingston County
Telephone: (502) 988-3329

CHIEF EXECUTIVE OFFICER:
T. L. Maddux

TOTAL ASSETS:
$39,400,000

SALT LICK DEPOSIT BANK

Salt Lick — Bath County
Telephone: (606) 683-2091

CHIEF EXECUTIVE OFFICER:
John D. Hughes

TOTAL ASSETS:
$6,306,000

PEOPLES BANK

Sandy Hook — Elliott County
Telephone: (606) 738-5163

CHIEF EXECUTIVE OFFICER:
B. Proctor Caudill, Jr.

TOTAL ASSETS:
$27,799,000

KENTUCKY STATE BANK OF SCOTTSVILLE, KENTUCKY

Scottsville — Allen County
Telephone: (502) 237-3141

CHIEF EXECUTIVE OFFICER:
A. Michael Payne

TOTAL ASSETS:
$34,549,000

SEBREE DEPOSIT BANK

Sebree — Webster County
Telephone: (502) 835-7511

CHIEF EXECUTIVE OFFICER:
George E. Warren

TOTAL ASSETS:
$16,218,000

CITIZENS BANK

Sharpsburg — Bath County
Telephone: (606) 247-2721

CHIEF EXECUTIVE OFFICER:
Omar Ratliff

TOTAL ASSETS:
$9,673,000

BANK OF SHELBYVILLE

Shelbyville — Shelby County
Telephone: (502) 633-4856

CHIEF EXECUTIVE OFFICER:
Ruby Conn

TOTAL ASSETS:
$45,504,000

CITIZENS UNION BANK

Shelbyville — Shelby County
Telephone: (502) 633-4450

CHIEF EXECUTIVE OFFICER:
John S. Mathis

TOTAL ASSETS:
$87,966,000

SHELBY COUNTY TRUST BANK

Shelbyville — Shelby County
Telephone: (502) 633-1000

CHIEF EXECUTIVE OFFICER:
John A. Brenzel

TOTAL ASSETS:
$66,378,000

BULLITT COUNTY BANK

Shepherdsville — Bullitt County
Telephone: (502) 543-2245

CHIEF EXECUTIVE OFFICER:
James D. Rickard

TOTAL ASSETS:
$21,159,000

THE PEOPLES BANK OF BULLITT COUNTY

Shepherdsville — Bullitt County
Telephone: (502) 543-2226

CHIEF EXECUTIVE OFFICER:
G. Wm. Hardy

TOTAL ASSETS:
$67,864,000

BANK OF ST. HELENS

Shively — Jefferson County
Telephone: (502) 448-4980

CHIEF EXECUTIVE OFFICER:
Aubrey W. Conway

TOTAL ASSETS:
$36,100,000

CUMBERLAND SECURITY BANK, INC.

Somerset — Pulaski County
Telephone: (606) 679-9361

CHIEF EXECUTIVE OFFICER:
George Price

TOTAL ASSETS:
$47,172,000

FIRST AND FARMERS BANK OF SOMERSET, INC.

Somerset — Pulaski County
Telephone: (606) 679-7451

CHIEF EXECUTIVE OFFICER:
Don Rogers

TOTAL ASSETS:
$161,348,000

FIRST AND PEOPLES BANK

Springfield — Washington County
Telephone: (606) 336-3971

CHIEF EXECUTIVE OFFICER:
Doyle Crenshaw

TOTAL ASSETS:
$39,576,000

SPRINGFIELD STATE BANK

Springfield — Washington County
Telephone: (606) 336-3939

CHIEF EXECUTIVE OFFICER:
George Matherly

TOTAL ASSETS:
$71,843,000

POWELL COUNTY BANK

Stanton — Powell County
Telephone: (606) 663-2283

CHIEF EXECUTIVE OFFICER:
James W. Shultz

TOTAL ASSETS:
$53,064,000

FARMERS STATE BANK

Sturgis — Union County
Telephone: (502) 333-4101

CHIEF EXECUTIVE OFFICER:
Garland Certain

TOTAL ASSETS:
$51,601,000

THE PEOPLES BANK

Taylorsville — Spencer County
Telephone: (502) 477-2244

CHIEF EXECUTIVE OFFICER:
Edward M. Pollett

TOTAL ASSETS:
$33,239,000

BANK OF LIVINGSTON COUNTY

Tiline — Livingston County
Telephone: (502) 928-2131

CHIEF EXECUTIVE OFFICER:
Tom F. Edmonds

TOTAL ASSETS:
$19,074,000

DEPOSIT BANK OF MONROE COUNTY

Tompkinsville — Monroe County
Telephone: (502) 487-6117

CHIEF EXECUTIVE OFFICER:
Charley V. Kirkpatrick

TOTAL ASSETS:
$60,184,000

PEOPLES BANK OF TOMPKINSVILLE

Tompkinsville — Monroe County
Telephone: (502) 487-6123

CHIEF EXECUTIVE OFFICER:
Johnny Thompson

TOTAL ASSETS:
$18,257,000

UNITED SOUTHERN BANK

Trenton — Todd County
Telephone: (502) 466-5695

CHIEF EXECUTIVE OFFICER:
Glenn Hampton

TOTAL ASSETS:
$19,764,000

CENTRAL TRUST COMPANY OF BOONE COUNTY

Union — Boone County
Telephone: (606) 384-3390

CHIEF EXECUTIVE OFFICER:
Ronald P. Cooney

TOTAL ASSETS:
$7,976,000

CITIZENS DEPOSIT BANK & TRUST

Vanceburg — Lewis County
Telephone: (606) 796-3001

CHIEF EXECUTIVE OFFICER:
Ben T. Pugh

TOTAL ASSETS:
$48,954,000

VERONA BANK

Verona — Boone County
Telephone: (606) 485-7254

CHIEF EXECUTIVE OFFICER:
Ben A. Courtney

TOTAL ASSETS:
$9,175,000

UNITED BANK & TRUST COMPANY

Versailles — Woodford County
Telephone: (606) 873-3136

CHIEF EXECUTIVE OFFICER:
James D. Rouse

TOTAL ASSETS:
$69,566,000

THE WOODFORD BANK & TRUST COMPANY

Versailles — Woodford County
Telephone: (606) 873-3131

CHIEF EXECUTIVE OFFICER:
L. D. Sweazy

TOTAL ASSETS:
$77,177,000

FARMERS BANK OF VINE GROVE

Vine Grove — Hardin County
Telephone: (502) 877-2116

CHIEF EXECUTIVE OFFICER:
A. J. Emerine

TOTAL ASSETS:
$15,159,000

FARMERS STATE BANK

Warsaw — Gallatin County
Telephone: (606) 567-5071

CHIEF EXECUTIVE OFFICER:
Michael McCullough

TOTAL ASSETS:
$22,471,000

BANK OF THE MOUNTAINS

West Liberty — Morgan County
Telephone: (606) 743-3141

CHIEF EXECUTIVE OFFICER:
C. K. Stacy

TOTAL ASSETS:
$25,266,000

COMMERCIAL BANK

West Liberty — Morgan County
Telephone: (606) 743-3195

CHIEF EXECUTIVE OFFICER:
James R. Perry

TOTAL ASSETS:
$53,096,000

THE WEST POINT BANK

West Point — Hardin County
Telephone: (502) 922-4755

CHIEF EXECUTIVE OFFICER:
Gilbert E. Frank

TOTAL ASSETS:
$4,920,000

THE BANK OF WHITESBURG

Whitesburg — Letcher County
Telephone: (606) 633-2266

CHIEF EXECUTIVE OFFICER:
J. T. Ward

TOTAL ASSETS:
$116,196,000

FIRST SECURITY BANK

Whitesburg — Letcher County
Telephone: (606) 633-0161

CHIEF EXECUTIVE OFFICER:
James M. Caudill

TOTAL ASSETS:
$72,463,000

BANK OF McCREARY COUNTY

Whitley City — McCreary County
Telephone: (606) 376-5031

CHIEF EXECUTIVE OFFICER: David Ross
TOTAL ASSETS: $56,445,000

CITIZENS STATE BANK

Wickliffe — Ballard County
Telephone: (502) 335-3181

CHIEF EXECUTIVE OFFICER: Lynn N. Hopkins
TOTAL ASSETS: $32,543,000

BANK OF WILLIAMSBURG

Williamsburg — Whitley County
Telephone: (606) 549-3520

CHIEF EXECUTIVE OFFICER: James D. Roland
TOTAL ASSETS: $36,716,000

BANK OF WILLIAMSTOWN

Williamstown — Grant County
Telephone: (606) 824-4436

CHIEF EXECUTIVE OFFICER: Kenneth M. Juett
TOTAL ASSETS: $54,484,000

GRANT COUNTY DEPOSIT BANK

Williamstown — Grant County
Telephone: (606) 824-3326

CHIEF EXECUTIVE OFFICER: D. W. Dills
TOTAL ASSETS: $31,764,000

CITIZENS FIDELITY BANK & TRUST CO.

Winchester — Clark County
Telephone: (606) 744-1161

CHIEF EXECUTIVE OFFICER: R. M. Powe, Jr.
TOTAL ASSETS: $132,353,000

CLARK COUNTY BANK

Winchester — Clark County
Telephone: (606) 744-1632

CHIEF EXECUTIVE OFFICER: William H. Hodgkin
TOTAL ASSETS: $92,045,000

PEOPLES COMMERCIAL BANK

Winchester — Clark County
Telephone: (606) 744-3521

CHIEF EXECUTIVE OFFICER: William H. Pitts, Jr.
TOTAL ASSETS: $66,176,000

GRAVES COUNTY BANK

Wingo — Graves County
Telephone: (502) 376-2201

CHIEF EXECUTIVE OFFICER: Jimmie J. Ellington
TOTAL ASSETS: $15,160,000

TRUST COMPANIES:

HILLIARD LYONS TRUST COMPANY

Louisville — Jefferson County
Telephone: (502) 588-8666

CHIEF EXECUTIVE OFFICER: Gilbert L. Pamplin
TOTAL ASSETS: $169,759,700

MULTI-BANK HOLDING COMPANIES

KENTUCKY
MULTI-BANK HOLDING COMPANIES

(As of June 30, 1987)

CITY	DATE OF CONSUMMATION	
Bardstown		**Wilson & Muir Bancorp, Inc.**
	7-14-83	Wilson & Muir Bank & Trust Company Bardstown, Kentucky
	2-8-85	Citizens Bank & Trust Company of Grayson Co. Leitchfield, Kentucky
Benton		**BMC Bankcorp, Inc.**
	9-3-82	Bank of Marshall County Benton, Kentucky
	12-31-84	Graves County Bank Wingo, Kentucky
Berea		**Whitaker Bancorp, Inc.**
	2-15-83	Peoples Bank & Trust Company Berea, Kentucky
	7-1-85	Powell County Bank Stanton, Kentucky
	7-1-85	The First National Bank of Carlisle Carlisle, Kentucky
Bowling Green		**TransFinancial Bancorp, Inc.**
	6-1-84	The Citizens National Bank Bowling Green, Kentucky
	5-30-85	Citizens Bank & Trust Company Glasgow, Kentucky
Covington		**Kentucky Bancorporation, Inc.**
	12-7-83	Kentucky National Bank of Kenton County (formerly First National Bank & Trust Co.) Covington, Kentucky
	1-2-85	Kentucky National Bank of Pendleton Co. Falmouth, Kentucky
	1-2-85	Kentucky National Bank of Boone County Walton, Kentucky

	3-11-86	Kentucky National Bank of Carroll Co. Carrollton, Kentucky
	12-31-86	Marion National Bank Lebanon, Kentucky
Dawson Springs		**Dawson Spring Bancorp, Inc.**
	12-15-82	Commercial Bank of Dawson Dawson Springs, Kentucky
	12-1-86	Kentucky State Bank Scottsville, Kentucky
Edmonton		**Edmonton Banchares, Inc.**
	12-30-82	Edmonton State Bank Edmonton, Kentucky
	10-29-84	Peoples Bank of Tompkinsville Tompkinsville, Kentucky
Frankfort		**Farmers Capital Bank Corporation**
	4-14-83	Farmers Bank & Capital Trust Company Frankfort, Kentucky
	2-15-85	United Bank & Trust Company Versailles, Kentucky
	6-28-85	The Lawrenceburg National Bank Lawrenceburg, Kentucky
	3-28-86	First Citizens Bank, Hardin County (formerly Citizens Bank of Elizabethtown) Elizabethtown, Kentucky
	6-30-86	Farmers Bank & Trust Company Georgetown, Kentucky
	6-15-87	Horse Cave State Bank Horse Cave, Kentucky
Frankfort		**State National Bancorp of Frankfort, Inc.**
	3-16-84	The State National Bank of Frankfort Frankfort, Kentucky
	4-16-87	The Garrard Bank and Trust Company Lancaster, Kentucky
Franklin		**Mid-South Bancorp, Inc.**
	12-31-81	Simpson County Bank Franklin, Kentucky
	10-31-85	Adairville Banking Company Adairville, Kentucky

Hyden		**Hyden Citizens Bancorp, Inc.**
	1-3-84	Hyden Citizens Bank Hyden, Kentucky
	5-1-85	Farmers State Bank Booneville, Kentucky
Inez		**Community Holding Company**
	1-31-84	Inez Deposit Bank Inez, Kentucky
	11-5-85	The First National Bank of Louisa Louisa, Kentucky
Irvington		**First Breckinridge Bancshares, Inc.**
	3-8-84	First State Bank Irvington, Kentucky
	1-16-86	The West Point Bank West Point, Kentucky
	6-26-86	River City Bank, Inc. (formerly Continental National Bank of KY) Louisville, Kentucky
Lexington		**First Security Corporation**
	10-14-75	First Security National Bank & Trust Company Lexington, Kentucky
	11-1-85	Clark County Bank Winchester, Kentucky
	12-2-85	Citizens National Bank of Danville Danville, Kentucky
Lexington		**Progressive Banchares, Inc.**
	11-15-83	Farmers Bank Owingsville, Kentucky
	7-1-86	The Anderson National Bank Lawrenceburg, Kentucky
Lexington		**United Bancorp of Kentucky, Inc.**
	9-2-82	First State Bank Manchester, Kentucky
	11-29-84	The First National Bank & Trust Company Nicholasville, Kentucky
	11-29-84	The London Bank & Trust Company London, Kentucky
	11-29-84	Bank of Danville Danville, Kentucky

	8-16-85	Richmond Bank Richmond, Kentucky
	3-2-86	First National Bank of Versailles Versailles, Kentucky
Lexington		**National Bankcorp of Kentucky, Inc.**
	11-15-85	The National Bank of Cynthiana Cynthiana, Kentucky
	11-15-85	The First National Bank of Falmouth Falmouth, Kentucky
London		**Cumberland Valley Financial Corporation**
	12-16-83	Cumberland Valley National Bank & Trust Co. London, Kentucky
	11-13-84	Corbin Deposit Bank Corbin, Kentucky
Louisville		**First National Bank Corporation**
	9-5-74	First National Bank of Louisville Louisville, Kentucky
	9-5-74	First Kentucky Trust Company Louisville, Kentucky
		First National Bank of Louisville Richmond, Virginia
	12-2-84	The Third National Bank of Ashland Ashland, Kentucky
	1-11-85	American National Bank & Trust Company Bowling Green, Kentucky
	7-22-85	Bank of Commerce & Trust Company Lexington, Kentucky
	4-30-86	Central Bank & Trust Company Owensboro, Kentucky
	5-17-86*	The Second National Bank & Trust Company Lexington, Kentucky

* This bank merged with Bank of Commerce & Trust Company, Lexington, effective 5-17-86.

Louisville		**Liberty National Bancorp, Inc.**
	10-1-80	Liberty National Bank & Trust Company Louisville, Kentucky
	3-29-85	Citizens State Bank Owensboro, Kentucky
	4-19-85	Fort Thomas-Bellevue Bank Fort Thomas, Kentucky

	4-1-86	The Kentucky Bank & Trust Company Madisonville, Kentucky
Maysville		**State National Bancorp, Inc.**
	12-4-82	The State National Bank of Maysville Maysville, Kentucky
	5-30-85	Farmers Liberty Bank of Augusta Augusta, Kentucky
	12-24-86	Peoples Bank of Morehead Morehead, Kentucky
Mount Sterling		**Montgomery Bancorporation, Inc.**
	2-22-77	Montgomery Bank & Trust Company Mount Sterling, Kentucky
	12-22-86	Farmers-Exchange Bank Millersburg, Kentucky
Owensboro		**Area Baneshares Corporation**
	8-8-76	The Owensboro National Bank Owensboro, Kentucky
	12-31-86	First City Bank & Trust Company Hopkinsville, Kentucky
Paducah		**Peoples First Corporation**
	9-19-83	Peoples First National Bank & Trust Company Paducah, Kentucky
	10-31-85	First Liberty Bank of Calvert City Calvert City, Kentucky
Pikeville		**Pikeville National Corporation**
	6-30-81	Pikeville National Bank & Trust Co. Pikeville, Kentucky
	3-2-87	First Security Bank & Trust Co. Whitesburg, Kentucky
Radcliff		**Financial Dominion of Kentucky, Inc.**
	2-3-82	The Bank of North Hardin Radcliff, Kentucky
	9-13-85	Farmers Deposit Bank Brandenburg, Kentucky
Russell Springs		**First Bancorp of Russell County, Inc.**
	8-1-83	First National Bank Russell Springs, Kentucky
	12-31-86	Citizens Bank & Trust Company Campbellsville, Kentucky

INTERSTATE ACQUISITIONS BY KENTUCKY BANK HOLDING COMPANIES

(As of June 30, 1987)

Louisville		**Liberty National Bancorp, Inc.**
	10-31-86	Liberty National Bank & Trust Co., of Indiana Corydon, Indiana
Louisville		**First Kentucky National Corporation**
	2-02-87	Mutual Trust Bank New Albany, Indiana

INTERSTATE ACQUISTIONS OF KENTUCKY BANKS BY OUT-OF-STATE BANK HOLDING COMPANIES

(As of June 30, 1987)

TENNESSEE

Nashville		**Commerce Union Corporation**
	5-1-72#	Commerce Union Bank Nashville, Tennessee
	9-22-86*	Williamson County Bank Franklin, Tennessee
	9-22-86*	Planters Bank & Trust Company Hopkinsville, Kentucky

*These institutions previously owned by Central South Bancorp, Inc., Franklin, Tennessee.

Nashville		**First American Corporation**
	6-1-68#	First American National Bank Nashville, Tennessee
	2-28-86	First American Bank (formerly First Bank & Trust Company) Ashland, Kentucky

INDIANA

Evansville		**CNB Bancshares, Inc.**
	1-3-84#	Citizens National Bank of Evansville Evansville, Indiana
	6-30-86	Peoples Bank & Trust Company Madisonville, Kentucky
Evansville		**National City Bancshares, Inc.**
	5-6-85#	The National City Bank of Evansville Evansville, Indiana
	11-30-86	Poole Deposit Bank Poole, Kentucky

#Lead Bank in Holding Company

OHIO

Cincinnati		**The Central Bancorporation, Inc.**
	9-9-69#	Central Trust, N.A. Cincinnati, Ohio
	6-30-86	The Central Trust Company, Boone Co., KY (formerly Union Deposit Bank) Union, Kentucky
	8-5-86	The Central Trust Company, Kenton Co., N.A. Fort Wright, Kentucky
Cincinnati		**Fifth Third Bancorp**
	4-15-75#	Fifth Third Bank Cincinnati, Ohio
	12-31-85	The Fifth Third Bank of Campbell Co., N.A. Newport, Kentucky
	3-31-86	The Fifth Third Bank of Boone Co., Inc. Florence, Kentucky
Cincinnati		**First National Cincinnati Corporation**
	1-27-74#	The First National Bank of Cincinnati Cincinnati, Ohio
	3-31-86	Newport National Bank Newport, Kentucky
Columbus		**Banc One, Corporation**
	12-26-68#	Banc One, Columbus, N.A. Columbus, Ohio
	5-30-86	Banc One, Lexington, N.A. (formerly Citizens Union National Bank) Lexington, Kentucky
Columbus		**Huntington Bancshares, Incorporated**
	10-28-66#	The Huntington National Bank Columbus, Ohio
	1-31-86*	Huntington Bank of Kenton County Covington, Kentucky
	1-31-86*	Farmers Bank Butler, Kentucky
	1-31-86*	Huntington Bank of Boone County, Inc. Burlington, Kentucky

PENNSYLVANIA

Pittsburgh		**PNC Financial Corp.**
	#	Pittsburgh National Bank Pittsburgh, Pennsylvania
	2-27-87	Citizens Fidelity Bank & Trust Company Louisville, Kentucky
	**	Citizens Fidelity Bank & Trust Company Lexington, Kentucky
	**	Citizens Fidelity Bank & Trust Company Elizabethtown, Kentucky
	**	Citizens Fidelity Bank & Trust Company Winchester, Kentucky
	**	Citizens Fidelity Bank & Trust Company LaGrange, Kentucky
	**	Citizens Fidelity Bank & Trust Company Harrodsburg, Kentucky
	**	Citizens Fidelity Bank & Trust Company Richmond, Kentucky

Lead bank in holding company.

* These institutions were previously owned by Commonwealth Trust Bancorp, Covington. A subsidiary for this holding company was Covington Trust & Banking Company; now changed to Huntington Bank of Kenton County as of 1-31-86.

** These banks were subsidary organizations under Citizens Fidelity Corporation, and were acquired by PNC effective 2-27-87.

LOAN PRODUCTION OFFICES IN OPERATION

(As of June 30, 1987)

Loan Production Officers

Citizens Bank, Elizabethtown	- Bowling Green
The Tokai Bank, Ltd.	- Lexington
The Bank of Tokyo Trust Company	- Lexington
The Mitsui Bank, Limited	- Lexington
The Sanwa Bank, Limited	- Lexington
Bank of North Hardin, Radcliff	- St. Matthews
Northern Kentucky Bank, Alexandria	- Florence

MORTGAGE LOAN COMPANIES AND MORTGAGE LOAN BROKERS

(As of June 30, 1987)

Licensed Mortgage Loan Companies	33
Licensed Mortgage Loan Brokers	14
Exempt Mortgage Loan Companies/Brokers	136
Unregulated Mortgage Loan Companies/Brokers	40

COMMONWEALTH OF KENTUCKY

FIFTY-THIRD ANNUAL CREDIT UNION REPORT

THOMAS B. MILLER
COMMISSIONER

JUNE 30, 1987

MARTHA LAYNE COLLINS
GOVERNOR

DIVISION OF THRIFT INSTITUTIONS
CREDIT UNIONS

(As of June 30, 1987)

COMMISSIONER
Thomas B. Miller

DIRECTOR
Ella F. Robinson

ATTORNEY
J. Rick Jones

REVIEW EXAMINER
Gary L. Thurman

CREDIT UNION EXAMINERS

SUPERVISORY EXAMINER
Thomas L. Zieren, Jr.

Billy R. Carswell
Kevin P. Maguire
Nelson R. Newbold

CONDENSED STATEMENT OF FINANCIAL CONDITION OF 86 STATE-CHARTERED CREDIT UNIONS AS OF JUNE 30, 1987

ASSETS

Cash		$ 14,674,205
Loans:		
Real Estate mortgage loans	$ 41,179,173	
Agricultural loans	705,360	
Commercial loans	804,954	
New auto loans	51,101,747	
Unsecured and all other loans	144,974,480	
Total Loans	$ 238,765,714	
Less: Allowance for Loan Losses	1,480,418	
Total Net Loans		237,285,296
Investment Securities:		
U.S. Government Obligations	$ 55,421,982	
Federal Agency Securities	45,728,369	
Mutual Funds	24,514,468	
Corporate Credit Union	34,370,721	
Banks and Savings and Loans	77,222,252	
NCUA Share Insurance Capitalization	4,206,040	
Corporate Stocks and Bonds	30,135,039	
All Other Investments	1,769,206	
Total Investments	$ 273,368,077	
Less: Allowance for Investment Losses	946,759	
Net Investment Securities		272,421,318
Land and Building (Net of Depreciation)		4,394,718
Other Fixed Assets		1,575,290
Other Assets		4,370,487
TOTAL ASSETS		$ 534,721,314

LIABILITIES & CAPITAL

LIABILITIES		
Notes Payable		$ 177,091
Accounts Payable		1,015,312
Dividends and Interest Payable		2,355,521
All Other Liabilities		534,135
Total Liabilities		$ 4,082,059
CAPITAL ACCOUNTS (SHARES/EQUITY)		
Shares and Deposits:		
Share Certificates	$ 39,035,997	
Shares Drafts	16,202,919	
IRA/KEOGH & Retirement Accounts	51,252,590	
Regular and Passbook Shares	385,341,027	
Total Shares and Deposits		$ 491,832,672
EQUITY CAPITAL:		
Reserves	21,675,718	
Undivided Earnings	14,966,655	
Net Income	2,195,927	
Total Equity Capital		18,839,623
Total Shares/Equity		$ 510,672,295
TOTAL LIABILITIES/SHARES/EQUITY		$ 534,721,314

COMPARATIVE STATEMENT OF ASSETS OF STATE-CHARTERED CREDIT UNIONS

June 30, 1934	$ 391,943	June 30, 1962	$ 31,739,280
June 29, 1935	725,535	June 29, 1963	34,501,791
June 30, 1936	1,249,342	June 30, 1964	39,301,082
June 30, 1937	1,660,520	June 30, 1965	43,391,089
June 30, 1938	1,696,127	June 30, 1966	46,430,845
June 30, 1939	2,057,015	June 30, 1967	50,065,518
June 30, 1941	3,146,257	June 30, 1968	53,669,699
June 30, 1942	3,251,825	June 30, 1969	58,409,409
June 30, 1943	2,982,267	June 30, 1970	64,297,546
June 30, 1944	3,088,248	June 30, 1971	71,728,169
June 30, 1945	3,505,257	June 30, 1972	81,246,995
June 29, 1946	4,144,653	June 30, 1973	91,221,819
June 30, 1947	4,995,675	June 30, 1974	100,937,750
June 30, 1948	6,083,221	June 30, 1975	113,438,105
June 30, 1949	7,107,044	June 30, 1976	129,079,696
June 30, 1950	8,334,194	June 30, 1977	147,094,455
June 30, 1951	8,179,622	June 30, 1978	169,281,627
June 30, 1952	10,516,625	June 30, 1979	176,261,333
June 30, 1953	12,623,784	June 30, 1980	170,888,349
June 30, 1954	14,781,357	June 30, 1981	198,916,832
June 30, 1955	16,702,656	June 30, 1982	190,721,775
June 30, 1956	19,107,007	June 30, 1983	226,257,290
June 30, 1957	21,437,514	June 30, 1984	270,077,766
June 30, 1958	23,623,385	June 30, 1985	324,359,567
June 30, 1959	26,447,534	June 30, 1986	465,930,836
June 30, 1960	27,979,449	June 30, 1987	534,721,314
June 30, 1961	29,357,256		

CREDIT UNION CONVERSIONS, LIQUIDATIONS, MERGERS, AND CREDIT UNION(S) IN RECEIVERSHIP

CREDIT UNION IN RECEIVERSHIP

2-19-75 — Red Robin Credit Union, Inc., Stone, Kentucky

CREDIT UNIONS CONVERTED TO FEDERAL CHARTER

8-5-86 — SEG Employees Credit Union, Inc., Lexington, Kentucky

CREDIT UNIONS MERGED

10-22-86 — Taylor Employees Credit Union, Inc., Louisville, Kentucky merged with L & N Federal Credit Union, Louisville, Kentucky

10-27-86 — NAMSCO Credit Union, Inc., Ashland, Kentucky merged with Huntington C & O Federal Credit Union, Huntington, WVa.

CREDIT UNIONS LIQUIDATED

7-10-87 — Lincoln Income Employees Credit Union, Inc., Louisville, Kentucky

STATE-CHARTERED CREDIT UNIONS

ASHLAND	Ashland Armco Employees Credit Union, Inc.		
	Total Assets	$	28,920,190
ASHLAND	Ashland Ky. Federal Employees Credit Union, Inc.		
	Total Assets	$	55,098
ASHLAND	Ashland Oil Employees Credit Union, Inc.		
	Total Assets	$	44,420,052
ASHLAND	City Credit Union, Inc.		
	Total Assets	$	409,403
ASHLAND	Kenesco Credit Union, Inc.		
	Total Assets	$	458,085
ASHLAND	Kentucky Power Company Employees Credit Union, Inc.		
	Total Assets	$	410,372
BARDSTOWN	St. Monica Credit Union, Inc.		
	Total Assets	$	27,481
BENHAM	Benham Credit Union, Inc.		
	Total Assets	$	1,209,392
BEREA	Berea Credit Union, Inc.		
	Total Assets	$	574,316
BOWLING GREEN	Western Kentucky University Credit Union, Inc.		
	Total Assets	$	18,899,132
CAMPBELLSVILLE	Taylor Manufacturing Employees Credit Union, Inc.		
	Total Assets	$	893,033

CARLISLE	Blue Grass Industries Credit Union, Inc.		
	Total Assets	$	779,892
COVINGTON	Covington City Employees Credit Union, Inc.		
	Total Assets	$	1,514,789
COVINGTON	Covington Ky. C&O Employees Credit Union, Inc.		
	Total Assets	$	4,910,348
COVINGTON	Rajco Credit Union, Inc.		
	Total Assets	$	1,433,168
COVINGTON	St. Augustine Credit Union, Inc.		
	Total Assets	$	186,866
COVINGTON	St. John's Parish Credit Union, Inc.		
	Total Assets	$	191,721
ELIZABETHTOWN	Coca-Cola Employees of Elizabethtown Credit Union, Inc.		
	Total Assets	$	316,600
ERLANGER	St. Henry's Parish Credit Union, Inc.		
	Total Assets	$	1,362,359
FANCY FARM	Fancy Farm Credit Union, Inc.		
	Total Assets	$	9,931,488
FRANKFORT	Commonwealth Credit Union, Inc.		
	Total Assets	$	202,988,703
FRANKFORT	Kentucky Employees Credit Union, Inc.		
	Total Assets	$	20,555,812
FRANKFORT	Triangle Club Credit Union, Inc.		
	Total Assets	$	2,514,746
FRANKFORT	Union Underwear Company Employees Credit Union, Inc.		
	Total Assets	$	311,230

FT. WRIGHT	Transit Credit Union, Inc. Total Assets	$	915,486
FULTON	Ferry Morse (Fulton) Credit Union, Inc. Total Assets	$	209,769
GREENVILLE	MCH Credit Union, Inc. Total Assets	$	193,228
HARDINSBURG	Breckinridge Teachers Credit Union, Inc. Total Assets	$	149,139
LEXINGTON	Dixie Cup Credit Union, Inc. Total Assets	$	674,253
LEXINGTON	GTKY Employees Credit Union, Inc. Total Assets	$	14,214,936
LEXINGTON	Herald-Leader Employees Credit Union, Inc. Total Assets	$	2,282,995
LEXINGTON	KAWA Credit Union, Inc. Total Assets	$	408,402
LEXINGTON	Kentucky Conference Credit Union, Inc. Total Assets	$	533,861
LEXINGTON	Lexington Postal Credit Union, Inc. Total Assets	$	9,581,880
LEXINGTON	Metro Employees Credit Union, Inc. Total Assets	$	1,554,489
LEXINGTON	Mutual Credit Union, Inc. Total Assets	$	31,167
LEXINGTON	VAMC Employees Credit Union, Inc. Total Assets	$	2,380,236
LOUISVILLE	AAF Employees Credit Union, Inc. Total Assets	$	698,322

LOUISVILLE	ALCAN Employees Credit Union, Inc.		
	Total Assets	$	3,813,532
LOUISVILLE	AMSCO Employees Credit Union, Inc.		
	Total Assets	$	1,184,548
LOUISVILLE	B. C. B. S. Credit Union, Inc.		
	Total Assets	$	4,187,805
LOUISVILLE	Blue Grass Credit Union, Inc.		
	Total Assets	$	2,419,719
LOUISVILLE	Bourbon Credit Union, Inc.		
	Total Assets	$	175,447
LOUISVILLE	Brown-Forman Employees Credit Union, Inc.		
	Total Assets	$	3,123,196
LOUISVILLE	Cissell Credit Union, Inc.		
	Total Assets	$	722,871
LOUISVILLE	C. Lee Cook Employees Credit Union, Inc.		
	Total Assets	$	257,092
LOUISVILLE	Coca Cola Employees Credit Union, Inc.		
	Total Assets	$	1,016,262
LOUISVILLE	Co-Lith-Co Credit Union, Inc.		
	Total Assets	$	89,680
LOUISVILLE	CONNA Employees Credit Union, Inc.		
	Total Assets	$	1,070,478
LOUISVILLE	Corhart Employees Credit Union, Inc.		
	Total Assets	$	724,059
LOUISVILLE	Courier Journal and Times Credit Union, Inc.		
	Total Assets	$	8,373,669
LOUISVILLE	CUE Credit Union, Inc.		
	Total Assets	$	3,960,290

LOUISVILLE	Entro Shirt Company Employees Credit Union, Inc.		
	Total Assets	$	1,165,147
LOUISVILLE	First Commonwealth Credit Union, Inc.		
	Total Assets	$	1,432,814
LOUISVILLE	Gamble Brothers Employees Credit Union, Inc.		
	Total Assets	$	263,109
LOUISVILLE	Hart Manufacturing Company Employees Credit Union, Inc.		
	Total Assets	$	198,807
LOUISVILLE	Henry Vogt Employees Credit Union, Inc.		
	Total Assets	$	2,829,473
LOUISVILLE	Kemba Louisville Credit Union, Inc.		
	Total Assets	$	16,552,722
LOUISVILLE	Kentucky Central Credit Union, Inc.		
	Total Assets	$	16,221,106
LOUISVILLE	Kentucky Chiropractic Credit Union, Inc.		
	Total Assets	$	155,420
LOUISVILLE	Kiteo Employees Credit Union, Inc.		
	Total Assets	$	2,205,639
LOUISVILLE	Ky. Co. Chem. Employees Credit Union, Inc.		
	Total Assets	$	154,025
LOUISVILLE	Louisville District U.S. Engineer Employees Credit Union, Inc.		
	Total Assets	$	3,202,768
LOUISVILLE	Louisville FCB Employees Credit Union, Inc.		
	Total Assets	$	1,638,836

LOUISVILLE	Louisville Federal Credit Union, Inc. Total Assets	$	9,260,748
LOUISVILLE	Louisville Gas & Electric Co. Credit Union, Inc. Total Assets	$	7,708,910
LOUISVILLE	Louisville Naval Ordnance Plant Employees Credit Union, Inc. Total Assets	$	16,532,729
LOUISVILLE	Louisville Police Officers Credit Union, Inc. Total Assets	$	9,340,354
LOUISVILLE	Louisville Public Library Credit Union, Inc. Total Assets	$	77,483
LOUISVILLE	Mammoth Employees Credit Union, Inc. Total Assets	$	244,956
LOUISVILLE	Progress Credit Union, Inc. Total Assets	$	144,874
LOUISVILLE	Reliance Employees Credit Union, Inc. Total Assets	$	575,466
LOUISVILLE	Rural Cooperatives Credit Union, Inc. Total Assets	$	7,532,576
LOUISVILLE	Southern Star Employees Credit Union, Inc. Total Assets	$	3,448,986
LOUISVILLE	Standard Oil Company Employees Credit Union, Inc. Total Assets	$	262,556
LOUISVILLE	STANSANCO Credit Union, Inc. Total Assets	$	1,694,104
LOUISVILLE	Tarcana Credit Union, Inc. Total Assets	$	3,819,892

LOUISVILLE	University Credit Union, Inc. Total Assets	$	3,430,422
NEWPORT	Newport Postal Credit Union, Inc. Total Assets	$	111,783
OWENSBORO	Texas Gas Employees Credit Union, Inc. Total Assets	$	5,530,783
PADUCAH	Lourdes Employees Credit Union, Inc. Total Assets	$	1,016,955
PADUCAH	Paducah City Employees Credit Union, Inc. Total Assets	$	2,427,139
PADUCAH	Postal Credit Union, Inc. Total Assets	$	1,161,873
PHILPOT	Knottsville Credit Union, Inc. Total Assets	$	765,299
WHITESBURG	Letcher County Teachers Credit Union, Inc. Total Assets	$	397,724
WHITESVILLE	Whitesville Community Credit Union, Inc. Total Assets	$	2,994,749

COMMONWEALTH OF KENTUCKY

ANNUAL CONSUMER LOAN REPORT

THOMAS B. MILLER
COMMISSIONER

JUNE 30, 1987

MARTHA LAYNE COLLINS
GOVERNOR

DIVISION OF THRIFT INSTITUTIONS
CONSUMER LOANS

(As of June 30, 1987)

COMMISSIONER
Thomas B. Miller

DIRECTOR
Ella F. Robinson

ATTORNEY
J. Rick Jones

REVIEW EXAMINER
Gary L. Thurman

CONSUMER LOAN EXAMINERS

SUPERVISORY EXAMINER
Bob A. Lawson

Charles K. Hampton
William C. Johnston

Notation: Due to the statutory date of call the condensed statement is as of December 31, 1986. However, the individual license listing is current to date of print.

CONSOLIDATED STATEMENT OF CONDITION OF 316 CONSUMER LOAN LICENSEES AS OF DECEMBER 31, 1986

ASSETS

Cash and Due from Depository Institutions		$ 3,521,323
Loans Receivable:		
Add-on Loans net of Unearned Income	$ 317,932,832	
Percent Per Month Basis Loans	70,999,765	
Total Loans, Net of Unearned	388,932,597	
Less: Reserve for Bad Debts	12,964,719	
Total Loan Receivable, Net of Unearned and Reserves		375,967,878
Premises and Fixed Assets (Net of Depreciation)		2,810,056
Deferred Charges and Prepaid Expenses		828,560
Other Assets Used in Consumer Loan Business		4,774,529
Total Assets Used in Consumer Loan Business		387,902,346
All Other Assets		105,225,352
TOTAL ASSETS		**$ 493,127,698**

LIABILITIES & CAPITAL/NET WORTH

Investment Certificates		$ 2,268,814
Other Liabilities		349,578,571
Total Liabilities		$ 351,847,385

CAPITAL AND NET WORTH

CORPORATIONS:		
Subordinated Notes	$ 7,673,841	
Capital Notes	-0-	
Total Debt Capital		$ 7,673,841
Capital Stock		8,753,528
Paid-In Surplus		15,839,319
Earned Surplus		41,271,826
INDIVIDUALS AND PARTNERSHIPS:		
Net Worth		1,830,059
Individual Licensed Offices Net Worth		65,911,740
Total Capital and Net Worth		$ 141,280,313
TOTAL LIABILITIES and CAPITAL/NET WORTH		**$ 493,127,698**

LICENSED CONSUMER LOAN COMPANIES IN THE STATE OF KENTUCKY

No. 334	Clinton Loan Company, Inc. 100 North Washington Street	Albany
No. 1009	Tri City Financial Service, Inc. South Highway 127 - Tennessee Road	Albany
No. 295	Ashland Finance Company of Kentucky 1600½ Carter Avenue	Ashland
No. 83	Beneficial Kentucky, Inc. 230 Sixteenth Street	Ashland
No. 1032	City Finance Company d/b/a Public Finance Corporation 1322 Winchester Avenue	Ashland
No. 920	Commercial Credit Loans, Inc. 822 Thirteenth Street	Ashland
No. 282	Kentucky Finance Company, Inc. of Ashland, Ky. 1744 Winchester Avenue	Ashland
No. 960	Norwest Financial Kentucky, Inc. 341 Fourteenth Street	Ashland
No. 739	Ashland Finance Company of Kentucky 102 Liberty Street	Barbourville
No. 957	Central Financial Services, Inc. 103 Liberty Street	Barbourville
No. 1033	City Finance Company d/b/a Public Finance Corporation 205 Kentucky Home Square	Bardstown
No. 653	Kentucky Finance Co., Inc., Bardstown, Ky. 116 North Third Street	Bardstown

No. 533	Lincoln Finance Company of Hartford, Inc. 216 Main Street	Beaver Dam
No. 658	Kentucky Finance Co., Berea, Ky. 113 Clay Drive	Berea
No. 894	Aetna Finance Company d/b/a ITT Financial Services 2530 Scottsville Road	Bowling Green
No. 1062	Banc One Financial Services, Inc. 2736 Scottsville Road	Bowling Green
No. 906	Commercial Credit Loans, Inc. 529 State Street	Bowling Green
No. 33	Credithrift of America, Inc. 554 U.S. 31	Bowling Green
No. 1003	Fidelity Credit Corporation 870 Fairview Avenue #5	Bowling Green
No. 220	Kentucky Finance Company, Inc. 916 State Street	Bowling Green
No. 961	Norwest Financial Kentucky, Inc. Greenwood Courtyard 2425 Scottsville, Suite 14	Bowling Green
No. 1002	Peoples Security Finance Co., Inc. 1411 Laurel Avenue	Bowling Green
No. 855	Pioneer Credit Company 842 U.S. 31-W By-Pass	Bowling Green
No. 821	Surety Finance, Inc. 1562 31-W By-Pass	Bowling Green
No. 711	Kentucky Finance Co., Inc., Burkesville, Ky. 210-C North Main Street	Burkesville
No. 618	Credithrift of America, Inc. 52 Main Street	Cadiz

No. 1034 City Finance Company d/b/a
Public Finance Corporation
Elmhurst Plaza South ..... Campbellsville

No. 764 Credithrift of America, Inc.
113 West Main Street ..... Campbellsville

No. 978 Kentucky Finance Co., Inc., Campbellsville, Ky.
1320 East Broadway ..... Campbellsville

No. 1069 Term Finance Company, Inc.
139 Fifth Street ..... Carrollton

No. 336 Kentucky Finance Co., Inc., Central City, Ky.
119 Broad Street ..... Central City

No. 755 Peoples Security Finance Co., Inc.
U.S. 62 and 431 ..... Central City

No. 317 Peoples Loan Company, Inc.
109 Campbellsville Street ..... Columbia

No. 387 Kentucky Finance Co., Inc., No. 2, Corbin, Ky.
Trademart Shopping Center ..... Corbin

No. 107 Kentucky Finance Company, Inc., Corbin, Ky.
217 South Main Street ..... Corbin

No. 399 Kentucky Finance Co., Inc., Cumberland, Ky.
1006 East Main Street ..... Cumberland

No. 657 Kentucky Finance Co., Inc., Cynthiana, Ky.
46 East Pike Street ..... Cynthiana

No. 989 Aetna Finance Company d/b/a
ITT Financial Services
104 Ponder Court ..... Danville

No. 47 Credithrift of America, Inc.
801 Maple Avenue ..... Danville

No. 148 Kentucky Finance Co., Inc., Danville, Ky.
1324 Hustonville Road ..... Danville

No. 424	Kentucky Finance Co., Inc., No. 2, Danville, Kentucky 319 West Main Street	Danville
No. 725	Credithrift of America, Inc. 118 South Main Street	Dawson Springs
No. 1077	Aetna Finance Company d/b/a ITT Financial Services 1518 N. Dixie Avenue	Elizabethtown
No. 907	Commercial Credit Loans, Inc. Helmwood Plaza Shopping Center	Elizabethtown
No. 368	Kentucky Finance Company, Inc., Elizabethtown, Ky. #4, Governor's Square Center	Elizabethtown
No. 366	Kentucky Finance Co., Inc., No. 2, Elizabethtown, Ky. 1815 North Dixie	Elizabethtown
No. 71	Lincoln Loan Company 25 Public Square	Elizabethtown
No. 1050	Manufactures Hanover Consumer Services of America, Inc. Elizabethtown Plaza Shopping Center Sycamore Street	Elizabethtown
No. 374	Kentucky Finance Co., Inc., Eminence, Ky. 129 North Main Street	Eminence
No. 509	Credithrift of America, Inc. 3126 Dixie Highway	Erlanger
No. 786	Household Finance Corporation II 3159 "A" Dixie Highway Erlanger Shopping Center	Erlanger
No. 522	Reliable Finance Company of Kentucky 4115 Dixie Highway	Erlanger
No. 840	Kentucky Finance Co., Inc., Flemingsburg, Ky. 106 East Water Street	Flemingsburg
No. 941	Aetna Finance Company d/b/a ITT Financial Services 8126 Mall Road	Florence

No. 781	Associates Financial Services Company of Kentucky, Inc. 7830 U.S. Highway 42	Florence
No. 1000	AVCO Financial Services Two, Inc. 8414 U.S. 42	Florence
No. 888	Beneficial Kentucky, Inc. 8079 Connector Drive	Florence
No. 940	Boone Financial Service 7357 Burlington Pike	Florence
No. 1036	City Finance Company d/b/a Public Finance Corporation 7112 Dixie Highway	Florence
No. 1051	Manufacturers Hanover Consumer Services of America, Inc. 8205 U.S. 42	Florence
No. 1010	Northern Kentucky Financial Corporation 7955 Mall Road	Florence
No. 851	Norwest Financial Kentucky, Inc. 7557 Mall Road	Florence
No. 948	Union Trust Incorporated 7861 Dream Street	Florence
No. 958	Fidelity Financial Services, Inc. 1717 Dixie Highway	Fort Wright
No. 1014	First Union Home Equity Corporation 1717 Dixie Highway - Suite 520	Fort Wright
No. 994	Aetna Finance Company d/b/a ITT Financial Services 1267 U. S. Highway 127	Frankfort
No. 1035	City Finance Company d/b/a Public Finance Corporation 18 Century Plaza	Frankfort
No. 360	Credithrift of America, Inc. 693 East Main Street	Frankfort

No. 51	Credithrift of America, Inc. 821 Louisville Road	Frankfort
No. 186	Kentucky Finance Co., Inc., Frankfort, Ky. Eastwood Shopping Center	Frankfort
No. 96	Kentucky Finance Co., Inc., No. 2, Frankfort, Ky. 302 St. Clair Street	Frankfort
No. 841	Kentucky Finance Co., Inc., Franklin, Ky. 101 West Cedar Street	Franklin
No. 854	Peoples Security Finance Company, Inc. 727 North Main Street	Franklin
No. 1037	City Finance Company d/b/a Public Finance Corporation 138½ South Broadway	Georgetown
No. 222	Kentucky Finance Co., Inc., Georgetown, Ky. 115 North Broadway	Georgetown
No. 43	Credithrift of America, Inc. 601-A Happy Valley Road	Glasgow
No. 640	Highland Finance, Inc. 320 Green Acres Drive	Glasgow
No. 237	Kentucky Finance Co., Inc., Glasgow, Ky. 305 Happy Valley Road	Glasgow
No. 1001	Peoples Security Finance Co., Inc. 117 Columbia Avenue	Glasgow
No. 932	Grayson Credit Corp. 303 East Main Street	Grayson
No. 214	Lincoln Finance Company, Inc. Public Square	Greensburg
No. 164	Greenville Loan Co., Inc. 116 Court Street	Greenville
No. 604	Breckinridge Loan, Inc. Hook Office Building — U.S. Highway 60	Hardinsburg

No. 933 BarclaysAmerican/Financial, Inc.
U.S. 421 By-Pass ..... Harlan

No. 922 Commerical Credit Loans, Inc.
Highway 421, South ..... Harlan

No. 1064 Kentucky Finance Co., Inc.
No. 2, Harlan, Ky.
112 North First Street ..... Harlan

No. 350 Kentucky Finance Co., Inc., Harlan, Ky.
Village Center Shopping Center ..... Harlan

No. 842 Kentucky Finance Co., Inc., Harrodsburg, Ky.
128 South Main Street ..... Harrodsburg

No. 934 BarclaysAmerican/Financial, Inc.
1701 N. Main Street ..... Hazard

No. 923 Commercial Credit Loans, Inc.
401 Memorial Drive ..... Hazard

No. 58 Credithrift of America, Inc.
Town & Country Shopping Center ..... Hazard

No. 386 Kentucky Finance Co., Inc., Hazard, Ky.
Wells Building — Morgan Street ..... Hazard

No. 884 Kentucky Finance Co., Inc., No. 2, Hazard, Ky.
Main Street ..... Hazard

No. 866 Beneficial Kentucky, Inc.
241 First Street ..... Henderson

No. 1039 City Finance Company d/b/a
Public Finance Corporation
105 North Main Street ..... Henderson

No. 14 Credithrift of America, Inc.
223 Second Street ..... Henderson

No. 145 Kentucky Finance Co., Inc., Henderson, Ky.
Corner Second and Main Streets ..... Henderson

No. 756 Peoples Security Finance Company, Inc.
East Gate Shopping Center — 1658 Second Street ..... Henderson

No. 926 Aetna Finance Company d/b/a
ITT Financial Services
2371 Alexandria Pike ..... Highland Heights

No. 1040 City Finance Company d/b/a
Public Finance Corporation
2714 Alexandria Pike ..... Highland Heights

No. 895 Kentucky Finance Co., Inc., Hindman, Ky.
Main Street ..... Hindman

No. 309 Acme-Good Will Finance
207 East Ninth Street ..... Hopkinsville

No. 995 Aetna Finance Company d/b/a
ITT Financial Services
2909 Ft. Campbell Blvd. ..... Hopkinsville

No. 32 Credithrift of America, Inc.
1005 South Virginia ..... Hopkinsville

No. 591 Credithrift of America, Inc.
Skyline Shopping Center — Ft. Campbell Blvd. ..... Hopkinsville

No. 936 Fidelity Credit Corporation
2520 Ft. Campbell Blvd. ..... Hopkinsville

No. 221 Kentucky Finance Co., Inc., Hopkinsville, Ky.
201 East Ninth Street ..... Hopkinsville

No. 395 Kentucky Finance Co., Inc., No. 2, Hopkinsville, Ky.
2210 Ft. Campbell Boulevard ..... Hopkinsville

No. 962 Norwest Financial Kentucky Inc.
4000 Ft. Campbell Boulevard ..... Hopkinsville

No. 757 Peoples Security Finance Company, Inc.
1313 South Virginia Street ..... Hopkinsville

No. 738 USA Financial Services, Inc.
Skyline Shopping Center - Ft. Campbell Blvd. ..... Hopkinsville

No. 843 Kentucky Finance Co., Inc., Horse Cave, Ky.
119 Water Street ..... Horse Cave

No. 1070 Term Finance Company
215 East Main Street ..... Horse Cave

No. 109 Eagle Finance Corporation
218 North Main Street ..... Irvine

No. 929 Kentucky Finance Co., Inc., Irvine, Kentucky
315 Richmond Drive, West Irvine Plaza ..... Irvine

No. 1061 Peoples Security Finance Co., Inc.
725 A River Drive ..... Irvine

No. 235 Jackson Finance Company
1118 Main Street ..... Jackson

No. 983 Kentucky Finance Co., Inc., No. 2, Danville, Ky.
104 Stanford Street ..... Lancaster

No. 1017 Loans Inc. d/b/a The Loan Store
109 Depot Street ..... Lebanon

No. 409 Kentucky Finance Co., Inc., Leitchfield, Ky.
42 Public Square ..... Leitchfield

No. 984 Aetna Finance Company d/b/a
ITT Financial Services
500 New Circle Road ..... Lexington

No. 293 Aetna Finance Company d/b/a
ITT Financial Services
2331 Nicholasville Road ..... Lexington

No. 268 Associates Financial Services Company of Kentucky, Inc.
3101 Clays Mill Road ..... Lexington

No. 1009 AVCO Financial Services Two, Inc.
2417 Nicholasville Road ..... Lexington

No. 977 Banc One Financial Services, Inc.
1220 South Broadway ..... Lexington

No. 953 BarclaysAmerican/Financial, Inc.
2679 Regency Road ..... Lexington

No. 75 Beneficial Kentucky, Inc.
2218 Nicholasville Road ..... Lexington

No. 1041 City Finance Company d/b/a
Public Finance Corporation
347 Eastland Shopping Center ..... Lexington

No. 461 Credithrift of America, Inc.
1575 Winchester Road ..... Lexington

No. 636 Credithrift of America, Inc.
275 Southland Drive ..... Lexington

No. 674 Credithrift of America, Inc.
2350 Woodhill Drive ..... Lexington

No. 686 Fayette Finance Co., Inc.
132 North Limestone ..... Lexington

No. 1015 Fidelity Financial Services, Inc.
2230 Idle Hour Center ..... Lexington

No. 946 First Union Home Equity Corporation
851 Corporate Center ..... Lexington

No. 990 Freedlander Financial Services of Kentucky, Inc.
350 Elaine Drive ..... Lexington

No. 1028 Green Tree Acceptance, Inc.
2525 Harrodsburg Road ..... Lexington

No. 897 Household Finance Corporation II
Woodhill Circle Plaza
1555 New Circle Road ..... Lexington

No. 26 Kentucky Finance Co., Inc., No. 4
1265 North Broadway ..... Lexington

No. 90 Kentucky Finance Co., Inc., of Lexington, Ky.
1018 New Circle Road, N.E. ..... Lexington

No. 845 Kentucky Finance Co., Inc., No. 6, Lexington, Ky.
127 East Reynolds Road ..... Lexington

No. 498 Kentucky Finance Co., Inc., No. 5, Lexington, Ky.
3120 Pimlico Parkway ..... Lexington

No. 423 Kentucky Finance Co., Inc., No. 2, Lexington, Ky.
415 Southland Drive ..... Lexington

No. 639	Kentucky Finance Co., Inc., No. 2, Lexington, Ky. 1020 Eastland Shopping Center	Lexington
No. 1012	Lexington Finance Co., Inc. 431 Southland Drive	Lexington
No. 25	Lexington Finance Company, Inc. 1555 New Circle Road Woodhill Shopping Center	Lexington
No. 1052	Manufactures Hanover Consumer Services of America, Inc. 235 Southland Drive	Lexington
No. 963	Norwest Financial Kentucky, Inc. 500 New Circle Road	Lexington
No. 968	Security Pacific Finance Corp. 2365 Harrodsburg Road	Lexington
No. 955	Shelter Financial Services, Inc. 2433 Regency Road	Lexington
No. 1072	TranSouth Financial Corporation 2350 Woodhill Drive	Lexington
No. 949	Union Trust, Incorporated 149 West Vine Street	Lexington
No. 904	USA Financial Services, Inc. 160 Burt Road	Lexington
No. 1059	USA Financial Services, Inc. 500 New Circle Road, N.W. North Park Shopping Center	Lexington
No. 446	Liberty Loan and Finance Company, Inc. Town House Building — Hustonville Street	Liberty
No. 475	Ashland Finance Company of Kentucky 111 North Main Street	London
No. 846	Kentucky Finance Co., Inc., London, Ky. 215 South Main Street	London
No. 1060	Lexington Finance Company 820 South Main Street	London

No. 335 Kentucky Finance Co., Inc., Louisa, Ky.
Main Cross and Madison ..... Louisa

No. 985 Aetna Finance Company d/b/a
ITT Financial Services
9447 Westport Road ..... Louisville

No. 927 Aetna Finance Company d/b/a
ITT Financial Services
5617 Outer Loop ..... Louisville

No. 852 Aetna Finance Company d/b/a
ITT Financial Services
3069 Breckinridge Lane ..... Louisville

No. 966 Banc One Financial Services
4020 Taylorsville Road ..... Louisville

No. 162 Associates Financial Services of Kentucky, Inc.
2241 Hikes Lane ..... Louisville

No. 954 AVCO Financial Services Two, Inc.
4917 K Dixie Highway ..... Louisville

No. 1018 Barclays American Financial, Inc.
1930 Bishop Lane - Suite 720 ..... Louisville

No. 864 BarclaysAmerican/Financial, Inc.
Breckinridge Plaza Shopping Center
Breckinridge Lane ..... Louisville

No. 982 BarclaysAmerican/Financial, Inc.
4500 Dixie Highway ..... Louisville

No. 234 Beneficial Kentucky, Inc.
8514 Preston Highway ..... Louisville

No. 154 Century Finance Company of Kentucky
3975 South Seventh Street ..... Louisville

No. 372 Chemical Financial Services Corporation
4000 DuPont Circle ..... Louisville

No. 391 Chrysler First Financial Services Corporation of Kentucky
1250 Bardstown Road — Mid-City Mall ..... Louisville

No. 1045 City Finance Company d/b/a
Public Finance Corporation
6804 Dixie Highway ..... Louisville

No. 1044 City Finance Company d/b/a
Public Finance Corporation
4761 Dixie Highway ..... Louisville

No. 1042 City Finance Company d/b/a
Public Finance Corporation
7910 Preston Highway ..... Louisville

No. 1043 City Finance Company d/b/a
Public Finance Corporation
2220 Hikes Lane ..... Louisville

No. 785 Consumers Finance Company, Inc.
3467½ Taylor Boulevard ..... Louisville

No. 326 Credithrift of America, Inc.
2602 Preston Street ..... Louisville

No. 726 Credithrift of America, Inc.
7305 South Preston Highway ..... Louisville

No. 812 Credithrift of America, Inc.
3904 Bardstown Road ..... Louisville

No. 110 Credithrift of America, Inc.
4157 Shelbyville Road ..... Louisville

No. 1027 Fidelity Financial Services, Inc.
2251 Hikes Lane ..... Louisville

No. 937 Fidelity Financial Services, Inc.
1961 Brownsboro Road ..... Louisville

No. 1008 Fidelity Financial Services, Inc.
4744 Rockford Plaza ..... Louisville

No. 938 Fidelity Financial Services, Inc.
5005 Preston Highway ..... Louisville

No. 945 First Union Home Equity Corporation
10100 Linn Station — Suite 409 ..... Louisville

No. 285	Household Finance Corporation II 5300 Dixie Highway — Pleasure Ridge	Louisville
No. 610	Household Finance Corporation II 3001½ Bardstown Road	Louisville
No. 95	Kentucky Finance Co., Inc., No. 1, Louisville, Ky. 614 West Broadway	Louisville
No. 150	Kentucky Finance Co., Inc., No. 3, Louisville, Ky. 7100-C-2 Preston Highway	Louisville
No. 1054	Manufacturers Hanover Consumer Services of America, Inc. 4006 Dutchmans Lane	Louisville
No. 1055	Manufacturers Hanover Consumer Services of America, Inc. 107 North Hurstbourne Lane	Louisville
No. 883	Mellon Financial Services Corporation 8406 Preston Highway	Louisville
No. 956	The Money Store/Kentucky, Inc. 6100 Dutchmans Lane	Louisville
No. 35	Norwest Financial Kentucky, Inc. 3411 Bardstown Road	Louisville
No. 229	Norwest Financial Kentucky, Inc. 7204 Dixie Highway	Louisville
No. 693	Security Pacific Finance Corp. of Kentucky 5107 Preston Highway	Louisville
No. 1075	TranSouth Financial Corporation 10130 Taylorsville Road	Louisville
No. 1076	TranSouth Financial Corporation 1961 Brownsboro Road	Louisville
No. 1016	Union Trust Incorporated 4245 Outer Loop	Louisville
No. 951	United Credit Corp. 5330A South Third Street	Louisville

No. 1056 USA Financial Services, Inc.
4447 Dixie Highway ..... Louisville

No. 1058 Aetna Finance Company d/b/a
ITT Financial Services
226 Madison Square Avenue ..... Madisonville

No. 915 Commercial Credit Loans, Inc.
552 East Center Street ..... Madisonville

No. 48 Credithrift of America, Inc.
755 East Center Street ..... Madisonville

No. 947 Fidelity Credit Corporation
Martin Mall — Thornberry Drive ..... Madisonville

No. 209 Kentucky Finance Co., Inc., of Madisonville
40 South Main Street ..... Madisonville

No. 1005 Kentucky Finance Co., Inc. No. 2, Madisonville, Ky.
728 South Main Street ..... Madisonville

No. 758 Peoples Security Finance Company, Inc.
108 Madison Square Shopping Center ..... Madisonville

No. 1031 Southern Finance Co., Inc.
1350 South Main Street ..... Madisonville

No. 1019 Central Financial Services, Inc.
214 Main Streeet ..... Manchester

No. 875 Kentucky Finance Co., Inc., Manchester, Ky.
Town Square ..... Manchester

No. 1025 The New Manchester Finance Company, Inc.
309 Bridge Street ..... Manchester

No. 494 Kentucky Finance Co., Inc., Marion, Ky.
108 South Main Street ..... Marion

No. 1029 Community Credit Corp.
521 South Sixth Street ..... Mayfield

No. 910 Fidelity Credit Corporation
417 South Sixth Street ..... Mayfield

No. 799	Kentucky Finance of Mayfield, Inc. 123 West Broadway	Mayfield
No. 1073	TranSouth Financial Corporation 921 Paducah Road	Mayfield
No. 1065	Kentucky Finance Co., Inc., No. 2, Maysville, Ky 7 East Second Street	Maysville
No. 118	Kentucky Finance Co., Inc., Maysville, Ky. 13 East Second Street	Maysville
No. 1068	Peoples Security Finance Co., Inc. 1575 U.S. Hwy. 68, Gateway Plaza	Maysville
No. 346	Kentucky Finance Co., Inc. No. 2, Middlesboro, Ky. 22 Village Square Shopping Center	Middlesboro
No. 809	Kentucky Finance Co., Inc., Middlesboro, Ky. 1904 Cumberland Avenue	Middlesboro
No. 1066	Kentucky Finance Co., Inc., Monticello, Ky Town and Country Plaza	Monticello
No. 294	Peoples Loan Company 143 South Main Street	Monticello
No. 868	Beneficial Kentucky, Inc. 123 Flemingsburg Road	Morehead
No. 180	Kentucky Finance Co., Inc., Morehead, Ky. 139 East Main Street	Morehead
No. 224	Credithrift of America, Inc. 205 East Main Street	Morganfield
No. 784	Kentucky Finance Co., Inc., Mt. Sterling, Ky. Maysville Road — Mt. Sterling Plaza	Mt. Sterling
No. 1024	Lexington Finance Co., Inc. 1105 Indian Mound Drive	Mt. Sterling
No. 1030	Aetna Finance Company, d/b/a ITT Financial Services 200 A. North 12th Street	Murray

No. 976 Fidelity Credit Corporation
715 South Twelfth Street ..... Murray

No. 800 Kentucky Finance Co., Inc., Murray, Ky.
106 South Fifth Street ..... Murray

No. 158 USA Financial Services, Inc.
403 Maple Street ..... Murray

No. 833 Allied Financial Corporation
309 Monmouth Street ..... Newport

No. 1078 Fidelity Financial Services, Inc.
58 Carouthers Road, Newport Plaza ..... Newport

No. 831 Kentucky Finance Co., Inc., Nicholasville, Ky.
202 Edgewood Drive ..... Nicholasville

No. 967 AVCO Financial Services Two, Inc.
Route 41-A ..... Oak Grove

No. 798 Beneficial Kentucky, Inc.
Highway 41A — Between Gates 4 and 5 ..... Oak Grove

No. 992 Mercury Finance Company of Kentucky
Highway 41A - Box 509 ..... Oak Grove

No. 201 Aetna Finance Company d/b/a
ITT Financial Services
745 Carlton Drive ..... Owensboro

No. 667 BarclaysAmerican/Financial, Inc.
201 West Second Street ..... Owensboro

No. 869 Beneficial Kentucky, Inc.
525 Frederica Street ..... Owensboro

No. 2 Credithrift of America, Inc.
328 Frederica Street ..... Owensboro

No. 944 Fidelity Credit Corporation
209 W. Second Street ..... Owensboro

No. 917 Heights Finance Corporation
3600 Frederica ..... Owensboro

No. 167	Kentucky Finance Co., Inc., Owensboro, Ky. 2709 Parrish Avenue	Owensboro
No. 396	Kentucky Finance Co., Inc., No. 2, Owensboro, Ky. 219 St. Ann Street	Owensboro
No. 1020	Norwest Financial Kentucky, Inc. 4764 Frederica Street	Owensboro
No. 759	Peoples Security Finance Company, Inc. 211 West Second Street	Owensboro
No. 1074	TranSouth Financial Corporation 1030 East 18th Street	Owensboro
No. 917	USA Financial Services, Inc. 3600 Frederica Street	Owensboro
No. 187	Aetna Finance Company d/b/a ITT Financial Services 5160 Hinkleville Road	Paducah
No. 980	AmeriCredit, Inc. 1408 Broadway	Paducah
No. 1046	City Finance Company d/b/a Public Finance Corporation 760 Broadway	Paducah
No. 916	Commercial Credit Loans, Inc. 923 Kentucky Avenue	Paducah
No. 147	Credithrift of America, Inc. 5153 Hinkleville Road	Paducah
No. 850	Fidelity Credit Corporation 934 Broadway	Paducah
No. 760	Peoples Security Finance Company, Inc. 3017 Irvin Cobb Drive	Paducah
No. 205	USA Financial Services, Inc. 704 H. C. Mathis Drive	Paducah
No. 351	Kentucky Finance Co., Inc., Paintsville, Ky. 110 Main Street	Paintsville

No. 891	Paintsville Loan Company, Inc. 100 Main Street	Paintsville
No. 965	USA Financial Services, Inc. 97 Main Street	Paintsville
No. 348	Credithrift of America, Inc. 613 Main Street	Paris
No. 176	Kentucky Finance Co., Inc., Paris, Ky. 526 Main Street	Paris
No. 1063	Park City Finance Company East Dickinson Street	Park City
No. 651	Kentucky Finance Co., Inc., Pikeville, Kentucky 126 South Mayo Trail	Pikeville
No. 564	Local Finance Company of Pikeville, Inc. 333½ Main Street	Pikeville
No. 139	Security Pacific Finance Corp. (DE) 106 Weddington Plaza	Pikeville
No. 77	Kentucky Finance Co., Inc., of Pineville, Ky. 104 Kentucky Avenue	Pineville
No. 536	Lincoln Finance Company of Pineville 107 Pine Street	Pineville
No. 363	Kentucky Finance Co., Inc., Prestonsburg, Kentucky 6 Court Street	Prestonsburg
No. 329	Security Pacific Finance Corp. 38 North Lake Drive	Prestonsburg
No. 59	Credithrift of America, Inc. 118 West Market Street	Princeton
No. 931	Fidelity Credit Corporation 1029 W. Main Street	Princeton
No. 801	Kentucky Finance Co., Inc., Princeton, Ky. 108 Main Street	Princeton

No. 721	Lincoln International Corp. d/b/a Lincoln Finance Company 117 West Main Street	Princeton
No. 325	Credithrift of America, Inc. Outer Westerfield Drive	Providence
No. 817	AVCO Financial Services, Two, Inc. 593 Knox Boulevard	Radcliff
No. 863	Beneficial Kentucky, Inc. 728 Knox Boulevard	Radcliff
No. 545	Household Finance Corporation II 881 North Dixie Boulevard	Radcliff
No. 975	Mercury Finance Company of Kentucky 1491 North Dixie Highway	Radcliff
No. 1047	City Financial Company d/b/a Public Finance Corporation Southern Hills Plaza	Richmond
No. 616	Credithrift of America, Inc. 120 Big Hill Avenue	Richmond
No. 179	Kentucky Finance Co., Inc., Richmond, Ky. Main and First Streets	Richmond
No. 1022	Lexington Finance Co., Inc. 2150 Lexington Road	Richmond
No. 1067	Kentucky Finance Co., Inc., Russell Springs, Ky 806 Key Village Shopping Center	Russell Springs
No. 1057	Tri City Financial Services of Russell Springs, Inc. 2 Steve Warner Drive	Russell Springs
No. 987	Fidelity Credit Corporation Bethel Shopping Center	Russellville
No. 723	J.E. Stuart Bethel Shopping Center	Russellville
No. 802	Kentucky Finance Co., Inc., Russellville, Ky. 198 West Fourth Street	Russellville

No. 565 USA Financial Services, Inc.
4141 Shelbyville Road ..... St. Matthews

No. 580 Salyersville Loan Company, Incorporated
Route 460 ..... Salyersville

No. 822 Kentucky Finance Co., Inc., Scottsville, Ky.
107 Public Square ..... Scottsville

No. 120 Kentucky Finance Co., Inc., Shelbyville, Ky.
420 Main Street ..... Shelbyville

No. 511 Lincoln Finance Company, Inc.
617 Main Street ..... Shelbyville

No. 114 Aetna Finance Company d/b/a
ITT Financial Services
4917 Dixie Highway ..... Shively

No. 561 Credithrift of America, Inc.
5131 Dixie Highway ..... Shively

No. 1053 Manufacturers Hanover Consumer Services of America, Inc.
4638 Dixie Highway ..... Shively

No. 935 BarclaysAmerican/Financial, Inc.
605 Highway 27, South ..... Somerset

No. 870 Beneficial Kentucky, Inc.
601½ South Highway 27 ..... Somerset

No. 993 Credithrift of America, Inc.
409 South Highway 27 ..... Somerset

No. 792 Kentucky Finance Co., Inc., No. 2, Somerset, Ky.
4183 South Highway 27 ..... Somerset

No. 347 Kentucky Finance Co., Inc., Somerset, Ky.
100 U.S. 27 South ..... Somerset

No. 227 Peoples Loan Company
Highway 27 and 80 ..... Somerset

No. 1026 Peoples Security Finance Co., Inc.
701 South Highway 27 ..... Somerset

No. 582	Ashland Finance Company of Kentucky U.S. Highway 119	South Williamson
No. 355	Springfield Finance Company 130 East Main Street	Springfield
No. 899	USA Financial Services, Inc. 410 East Main Street	Stanford
No. 598	Parkway Loan Company, Inc. Main Street	Stanton
No. 862	Pioneer Credit Company 306 North Main Street	Tompkinsville
No. 659	Kentucky Finance Co., Inc., Versailles, Ky. 141 North Main Street	Versailles
No. 986	Consumer Lending Corporation 256 Court Street	West Liberty
No. 1079	Kentucky Finance Company, Inc. 401 South Main Street	Whitley City
No. 876	Kentucky Finance Co., Inc., Williamsburg, Ky. 402 Sycamore Street	Williamsburg
No. 131	Term Finance Company, Inc. 1408 North Main Street	Williamstown
No. 1048	City Finance Company d/b/a Public Finance Corporation ByPass Road-Kentucky Highway 1958	Winchester
No. 622	Credithrift of America, Inc. 66 North Main Street	Winchester
No. 320	Kentucky Finance Co., Inc., Winchester, Ky. 2 South Main Street	Winchester

COMMONWEALTH OF KENTUCKY

FORTY-SECOND ANNUAL

INDUSTRIAL LOAN REPORT

THOMAS B. MILLER
COMMISSIONER

JUNE 30, 1987

MARTHA LAYNE COLLINS
GOVERNOR

DIVISION OF THRIFT INSTITUTIONS
INDUSTRIAL LOANS

(As of June 30, 1987)

COMMISSIONER
Thomas B. Miller

DIRECTOR
Ella F. Robinson

ATTORNEY
J. Rick Jones

REVIEW EXAMINER
Gary L. Thurman

INDUSTRIAL LOAN EXAMINERS

SUPERVISORY EXAMINER
Bob A. Lawson

Charles K. Hampton
William C. Johnston

Notation: The condensed statement is as of June 30, 1987. However, the individual certificate listing is current to date of print.

CONSOLIDATED STATEMENT OF 29 INDUSTRIAL LOAN CERTIFICATE HOLDERS AS OF JUNE 30, 1987

ASSETS

Cash on hand		$ 16,530
Cash in Depository Institutions		157,906
Investments		263,000
Industrial Loans	$ 265,814	
Conditional Sales Contracts	2,968,308	
Other Loans	19,070,147	
Total Loans	$ 22,304,269	
Less: Unearned Income	3,656,862	
Reserve for Loan Loss	724,985	
Loans, Net of Unearned and Reserves		17,922,422
Premises and Fixed Assets		22,528
Other Assets		1,548,468
TOTAL ASSETS		**$ 19,930,854**

LIABILITIES

Certificates of Investments	$ -0-
Other Borrowed Money	4,957,253
Other Liabilities	677,777
Total Liabilities	**$ 5,635,030**

EQUITY CAPITAL

Capital Stock	$ 2,313,996
Surplus & Undivided Profits	11,920,036
Current Earnings	61,792
Total Equity Capital	**$ 14,295,824**
TOTAL LIABILITIES & EQUITY CAPTIAL	**$ 19,930,854**

COMPARATIVE STATEMENT OF ASSETS OF INDUSTRIAL LOAN COMPANIES

June 29, 1946	$ 432,786
June 30, 1947	843,587
June 30, 1948	1,207,448
June 30, 1949	998,520
June 30, 1950	725,995
June 30, 1951	1,002,486
June 30, 1952	1,260,935
June 30, 1953	1,197,125
June 30, 1954	1,145,154
June 30, 1955	1,337,078
June 30, 1956	3,351,255
June 29, 1957	6,674,101
June 30, 1958	7,624,233
June 30, 1959	12,027,595
June 30, 1960	25,016,928
June 30, 1961	29,533,306
June 30, 1962	38,986,576
June 29, 1963	47,926,026
June 30, 1964	62,498,295
June 30, 1965	74,443,666
June 30, 1966	83,269,104
June 30, 1967	92,253,814
June 30, 1968	106,979,831
June 30, 1969	118,607,417
June 30, 1970	128,303,693
June 30, 1971	130,666,763
June 30, 1972	144,585,041
June 30, 1973	182,173,895
June 30, 1974	212,063,191
June 30, 1975	203,572,673
June 30, 1976	208,046,246
June 30, 1977	224,595,496
June 30, 1978	238,484,239
June 30, 1979	268,877,377
June 30, 1980	254,058,175
June 30, 1981	255,953,218
June 30, 1982	165,942,225
June 30, 1983	69,058,748

COMPARATIVE STATEMENT OF ASSETS OF INDUSTRIAL LOAN COMPANIES (Cont'd)

June 30, 1984	45,051,556
June 30, 1985	61,357,110
June 30, 1986	47,118,841
June 30, 1987	19,930,854

INDUSTRIAL LOAN COMPANIES HOLDING CERTIFICATES IN THE STATE OF KENTUCKY

No. 14 Commercial Credit Corporation
822 Thirteenth Street ..... Ashland

No. 15 Commerical Credit Corporation
529 State Street ..... Bowling Green

No. 541 Term Thrift Plan, Inc.
139 Fifth Street ..... Carrollton

No. 351 Peoples Security Investment, Inc.
U.S. 62 and 431 ..... Central City

No. 196 Commercial Credit Corporation
Helmwood Plaza Shopping Center ..... Elizabethtown

No. 370 Associates Financial Services Corporation of Boone County
7830 U.S. Highway 42 ..... Florence

No. 492 Union Trust, Incorporated
7861 Dream Street ..... Florence

No. 482 Peoples Security Investment, Inc.
727 North Main Street ..... Franklin

No. 217 Grayson Industrial Loan
303 East Main Street ..... Grayson

No. 17 Commercial Credit Corporation
Highway 421, South ..... Harlan

No. 302 Commercial Credit Corporation
401 Memorial Drive ..... Hazard

No. 352 Peoples Security Investment, Inc.
East Gate Shopping Center - 1658 Second Street ..... Henderson

No. 353 Peoples Security Investment, Inc.
1313 South Virginia Street ..... Hopkinsville

No. 9 Associates Financial Services Corporation of Lexington
3101 Clays Mill Road ..... Lexington

No. 465 Kentucky Finance, Inc.
1265 North Broadway ..... Lexington

No. 92 Kentucky Industrial Credit Co., Inc.
135 North Limestone Street ..... Lexington

No. 319 Union Trust, Inc.
149 West Vine Street ..... Lexington

No. 10 Associates Financial Services Corporation of Louisville
2241 Hikes Lane ..... Louisville

No. 30 Chrysler First Financial Services Corporation
1250 Bardstown Road - Mid-City Mall ..... Louisville

No. 161 Credithrift of America Corporation
2602 South Preston Street ..... Louisville

No. 509 Freedom Industrial Finance Company
8406 Preston Highway ..... Louisville

No. 216 Public Industrial Loan Company
4761 Dixie Highway ..... Louisville

No. 131 Union Trust, Inc.
100 West Liberty Street ..... Louisville

No. 388 Union Trust, Inc.
9289 Hurstbourne Lane ..... Louisville

No. 215 Commercial Credit Corporation
552 East Center Street ..... Madisonville

No. 354 Peoples Security Investment, Inc.
108 Madison Square Shopping Center ..... Madisonville

No. 355 Peoples Security Investment, Inc.
211 West Second Street ..... Owensboro

No. 20 Commercial Credit Corporation
923 Kentucky Avenue ..... Paducah

No. 356 Peoples Security Investment, Inc.
3017 Irvin Cobb Drive ..... Paducah

COMMONWEALTH OF KENTUCKY

SIXTY-NINTH ANNUAL

SAVINGS AND LOAN REPORT

THOMAS B. MILLER
COMMISSIONER

JUNE 30, 1987

MARTHA LAYNE COLLINS
GOVERNOR

DIVISION OF THRIFT INSTITUTIONS
SAVINGS AND LOANS

(As of June 30, 1987)

COMMISSIONER
Thomas B. Miller

DIRECTOR
Ella F. Robinson

ATTORNEY
J. Rick Jones

REVIEW EXAMINER
Gary L. Thurman

STATE-CHARTERED SAVINGS AND LOAN ASSOCIATION CONVERTED TO A FEDERAL ASSOCIATION

5-22-87 Burnett Building and Loan Association Covington, Kentucky

CONSOLIDATED STATEMENT OF 4 SAVINGS AND LOAN ASSOCIATIONS AS OF DECEMBER 31, 1986

ASSETS

Cash on hand and in Depository Institutions		$ 5,271,673
Mortgage Loans	$ 70,418,678	
Non-Mortgage Loans	1,998,501	
Total Loans		$ 72,417,179
Investment Securities		5,569,836
Fixed Assets		771,572
Other Real Estate		301,968
Other Assets		1,395,749
TOTAL ASSETS		**$ 85,727,977**

LIABILITIES

Savings Accounts and Savings Certificates	$ 79,957,681
Borrowed Money	-0-
Other Liabilities	1,470,417
Total Liabilities	**$ 81,428,098**

REGULATORY NET WORTH

Reserves	$ 2,734,759
Undivided Profits	1,565,120
Total Regulatory Net Worth	**$ 4,299,879**
TOTAL LIABILITIES AND REGULATORY NET WORTH	$ 85,727,977

COMPARATIVE STATEMENT OF ASSETS OF SAVINGS AND LOAN ASSOCIATIONS

December 31, 1918	$ 26,600,601
December 31, 1919	31,097,839
December 31, 1920	35,595,076
December 31, 1921	40,092,313
December 31, 1922	42,428,750
December 31, 1923	55,196,457
December 31, 1924	64,192,657
December 31, 1925	74,704,132
December 31, 1926	85,509,916
December 31, 1927	97,438,412
December 31, 1928	110,805,706
December 31, 1929	118,928,259
December 31, 1930	121,821,567
December 31, 1931	118,475,593
December 31, 1932	110,937,464
December 31, 1933	106,004,053
December 31, 1934	80,808,940
December 31, 1935	66,128,626
December 31, 1936	58,937,366
December 31, 1937	53,739,582
December 31, 1938	52,715,924
December 31, 1939	51,754,060
December 31, 1940	49,921,541
December 31, 1941	48,836,730
December 31, 1942	39,430,777
December 31, 1943	40,475,801
December 31, 1944	43,265,236
December 31, 1945	47,471,370
December 31, 1946	53,404,092
December 31, 1947	57,770,413
December 31, 1948	63,844,167
December 31, 1949	66,520,703
December 31, 1950	73,926,195
December 31, 1951	82,751,058
December 31, 1952	93,738,468
December 31, 1953	108,578,525
December 31, 1954	123,945,022
December 31, 1955	139,393,039
December 31, 1956	151,597,904

COMPARATIVE STATEMENT OF ASSETS OF SAVINGS AND LOAN ASSOCIATIONS (Cont'd)

December 31, 1957	165,103,961
December 31, 1958	181,803,128
December 31, 1959	198,212,752
December 31, 1960	215,837,742
December 31, 1961	241,062,333
December 31, 1962	260,131,164
December 31, 1963	284,114,822
December 31, 1964	314,438,284
December 31, 1965	338,178,768
December 31, 1966	269,507,942
December 31, 1967	280,615,506
December 31, 1968	197,652,827
December 31, 1969	191,596,629
December 31, 1970	198,939,497
December 31, 1971	225,744,094
December 31, 1972	188,438,187
December 31, 1973	173,907,134
December 31, 1974	176,689,094
December 31, 1975	184,436,739
December 31, 1976	158,264,605
December 31, 1977	156,250,413
December 31, 1978	147,466,827
December 31, 1979	144,532,841
December 31, 1980	116,237,189
December 31, 1981	100,783,211
December 31, 1982	100,809,082
December 31, 1983	103,951,261
December 31, 1984	79,234,061
December 31, 1985	83,616,471
December 31, 1987	85,727,977

STATE-CHARTERED SAVINGS AND LOAN ASSOCIATIONS (AS OF DECEMBER 31, 1986)

COVINGTON	Burnett Building and Loan Association	
	Total Assets	8,826,635
FORT THOMAS	Fort Thomas Building and Loan Association	
	Total Assets	44,482,979
LEBANON	Marion County Savings and Loan Association	
	Total Assets	6,193,022
MADISONVILLE	Madisonville Building and Loan Association	
	Total Assets	26,225,341

COMMONWEALTH OF KENTUCKY

ANNUAL SECURITIES REPORT

THOMAS B. MILLER
COMMISSIONER

JUNE 30, 1987

MARTHA LAYNE COLLINS
GOVERNOR

DIVISION OF SECURITIES

(As of June 30, 1987)

COMMISSIONER
Thomas B. Miller

DIRECTOR
Ronda S. Paul

EXAMINERS
Lewis L. Kelly
Thresa M. Jagnow
Sharon F. McGuire

BROKER DEALER COORDINATOR
Teresa H. Fisher

ATTORNEY
William E. Doyle

INVESTIGATORS
James L. Cloar
Richard J. Nolan

MUTUAL FUND COORDINATOR
Angie M. Matthews

ISSUERS

(July 1, 1986 - June 30, 1987)

	REVENUES	NUMBER OF FILINGS	
		Received	Approved
REGISTRATIONS	$1,334,673	1725	1310
EXEMPTIONS	47,539	750	757

LICENSES

(July 1, 1986 - June 30, 1987)

	REVENUES	NUMBER
BROKER-DEALERS	$ 102,240	852
AGENTS (Broker-Dealer)	1,052,950	21,059
AGENTS (Issuer)	10,950	219
INVESTMENT ADVISORS	11,500	115

ENFORCEMENT ACTIONS

(July 1, 1986 - June 30, 1987)

INVESTIGATIONS	81 (Opened)	67 (Closed)
ORDERS ISSUED	6	